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Former Welfare Families

Independence and Recurring Dependency

By

Anne N. Shkuda

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September 1976

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FOREWORD

Public assistance programs are of major concern to those involved with social welfare policy in New York because of the programs' direct effects on the lives of a significant portion of the city's population as well as the impact on the public treasury. As part of its overall concern for the city and its residents, the Center for New York City Affairs has explored many of the key questions raised by the complex issue of public assistance.

This study of families that are making the transition from reliance on welfare benefits to independent economic status adds another facet to the work of the Center's Research Department. Previous reports have dealt with such issues as the size of the eligible welfare population, the effect of the welfare system on work incentives and family stability, and employment of welfare recipients. It is hoped that this new study will contribute further to the understanding of dependency and independence among families.

Henry Cohen

Dean, Center for New York City Affairs

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Many individuals made substantial contributions to the completion of this study. Particular recognition must be given to Blanche Bernstein, who is currently on leave of absence from her position as Director of Research at the Center for New York City Affairs. Dr. Bernstein was responsible for the initial conceptualization of the project and served as its director through a major portion of its history. The manuscript also benefitted from her critical review.

Thanks are due also the Office of Policy Research of the New York City Human Resources Administration for its cooperation in obtaining the sample of closed welfare cases. Denise Stephanus was especially helpful in arranging for sampling and in answering innumerable questions.

Carol Weiss of the Bureau of Applied Social Research of Columbia University served as a consultant on the study and was most helpful in the development of the interview questionnaires. David Valinsky, Chairman, Department of Statistics, Baruch College of the City of New York, and Don C. Des Jarlais, Senior Research Scientist, New York State Office of Drug Abuse Services, served as statistical consultants.

This report also benefitted greatly from the comments of Eveline M. Burns, Professor Emeritus, Columbia University; Martha Derthick, Senior Fellow, The

Brookings Institution; David W. Lyon, The Rand Corporation; Miriam Ostow, Conservation of Human Resources, Columbia University; and Lawrence Podell, University Dean for Program and Policy Research, City University of New York.

The staff of interviewers who worked on this study made a major contribution to its completion. Rafael Cepeda, Jose Gonzalez, Beverley Reddick, and Peter Vizzio worked hard and long hours in the field. We are grateful for their persistence and dedication.

Arley Bondarin, Research Associate at the Center for New York City Affairs, assisted in the preparation of the manuscript, as did Allison Williams, who also typed and corrected the final copy. Special thanks must be given to Donald A. Snider, former Senior Research Associate at the Center, for his major contribution to the data analysis and for his insights and encouragement throughout the study.

I

INTRODUCTION

The growth of the welfare caseload in New York City and in the nation as a whole during the last decade is a well-documented and often-analyzed phenomenon. The social costs of dependency and its impact on the lives of families have long been issues of interest to social welfare policymakers. The impact on the public treasury of public assistance payments is also a subject of great concern, especially during periods of economic recession and fiscal stringency. Only a few figures are needed to document the magnitude of these issues. Between 1964 and 1974 the number of people in the United States receiving assistance in the largest and most costly public assistance program, Aid to Families with Dependent Children (AFDC), increased from approximately 4.2 million to over 11 million, while money payments rose from \$1.5 billion to \$7.9 billion.¹

New York City, which contains a sizeable portion of the national caseload, also experienced dramatic increases. In 1964 the monthly average number of persons receiving assistance in the AFDC program was approximately 326,000. By 1972 this figure had peaked at 911,000; it stood at 837,000 in 1974. In addition to these recipients the New York City caseload included 113,000 recipients in the state and city financed general assistance program or Home Relief (HR) and 13,000 recipients of federally aided emergency assistance bringing the total to 963,000 individuals in 1974.² The total public costs are enormous. Federal, state and local expenditures for these public assistance programs in New York City were over \$1.124 billion in 1974, of which over \$970 million was spent on

¹"Social Security Bulletin," January 1976, pp. 70-71, tables M-31, M-32.

²On December 31, 1973, approximately 200,000 individuals who had been receiving aid in the Old Age, Blind and Disabled programs were transferred into the new federally administered Supplemental Security Income (SSI) program.

the AFDC program alone.³

While much attention has been paid to the absolute growth of the welfare caseload in the past, interest in the movement of families on and off welfare is more recent. Perceptions of the welfare caseload as a largely stable group have now been altered as attention has been focused on caseload dynamics or the movement on and off welfare. In New York City, the phenomena of case openings, closings, and reopenings were examined closely in studies by the New York City-Rand Institute and the Office of Policy Research of the Human Resources Administration.⁴ These studies documented the extent of recurring dependency among families. Simply stated, in each month's flow of openings of welfare cases, half were cases that had received welfare in the past.

This work also reflected the importance of another issue. As the caseload as a whole has grown and resulting fiscal burdens on government have increased, further attention has been focused on administrative problems of public assistance programs, in particular reducing the number of ineligible recipients. Requirements and procedures, such as work registration and recertification in person or by mail, have, at various times, been part of this effort in New York. Each administrative action has been followed by closings of welfare cases because of the recipient's failure to comply with a particular requirement. The studies of caseload dynamics brought to light a related phenomenon. Not only did these administrative closings represent the majority of closings, but a large propor-

³Data from the Statistical Supplement to the Annual Report for 1974, New York State Department of Social Services, Publication No. 1053, tables 3, 8, 11, 15.

⁴Dan Brown and Stephen Leeds, Preliminary Findings on Short-Term Case Dynamics, City of New York, Human Resources Administration, Office of Policy Research, 1973; Janet Quint and Dan Brown, Welfare Case Turnover in 1972, City of New York, Human Resources Administration, Office of Policy Research, 1973; C. Peter Rydell et al., Welfare Caseload Dynamics in New York City, The New York City-Rand Institute and the City of New York, Human Resources Administration, Office of Policy Research, 1974.

tion of these cases soon were reopened either as a result of the recipient's subsequent compliance with the regulation or because it was found that the original closing had been an administrative error.

While the issues raised by these closings and reopenings, often referred to as "administrative churning," are significant and have received wide attention, a portion of "true" case closings remains. These closings represent families and individuals who, in fact, have experienced economic changes, such as employment, the return of a spouse, or the receipt of other benefits, that result in the closing of their welfare cases. The number of these closings is such that Rand concluded that "programs addressed to ensure their continued self-sufficiency would have a considerable potential for reducing the size of the future welfare caseloads."⁵ It is this group, which will be referred to as need-related closings, that is the focus of this analysis. Some recent data illustrate the importance of this group of welfare cases. Between April 1974 and March 1975 close to 100,000 welfare cases of all categories were closed. Of these, approximately 28 percent, or close to 28,000 cases, were closed because of changes in need, such as employment or the return of an absent parent to the family.⁶ In the AFDC category over 58,000 cases were closed during this period, with 24 percent or 14,000 of the families leaving welfare because of changes in need.

The importance of recurring dependency is seen most clearly when a group of case closings is tracked over a period of time. Between January 1, 1972 and March 31, 1974 over 200,000 cases left the welfare rolls. Over a third of these cases, a total of 70,000, were reopened within a year of their closing. Almost

⁵Rydell et al., op. cit., p. 34.

⁶This figure is approximate and includes closings that resulted in reclassifications to other welfare-assistance categories that are not included in this analysis.

half of these reopenings were AFDC cases.

While the majority of these reopenings were of cases originally closed for administrative reasons, a sizeable portion had been closed because of changes in need. Eight percent of the reopenings, approximately 6,000 cases, had been closed because of employment and an estimated 24 percent or 17,000 cases for other largely need-related reasons.⁷ Thus, over a two-year period approximately 23,000 welfare families or single individuals left welfare after experiencing economic changes but returned to welfare within a year of their cases being closed.

The number of cases leaving welfare because of need-related changes and the portion returning to welfare is sufficient in itself to warrant attention. But such closings have importance beyond their absolute number. An analysis of the characteristics of families that are able to leave welfare as a result of economic change can tell us much about the nature of dependency. The events leading to closing, such as the formation of intact families, have implications for the administration of the open welfare caseload. The examination of recurring dependency is important in relation to efforts to control future caseload growth.

Study Objectives and Methodology

This study was designed to achieve two major objectives: (1) to provide more complete information than previously available about families that leave welfare because of changes in their economic circumstances and about the changes

⁷Total reopenings within one year are categorized in available data by three original closing reasons: employment, administrative, and all other reasons. The category "all other reasons" includes four major groups of closings: income gain, household change, lost contact, and other reasons. With the exception of "lost contact," these groups represent largely need-related closings. According to HRA staff it is not possible to separate "lost contact" closings from this group of reopenings within one year using available data. Data on 90-day reopenings, however, list lost contact reopenings separately. In 1973, 1974, and the first quarter of 1975 an average of 13% of the cases that reopened within 90 days had closed because of lost contact. We assumed that this same percentage accounted for the lost-contact closings reopened after one year, and these were excluded from the "all other reasons" category.

leading to the closing of their welfare cases; (2) to improve our understanding of the reasons for recurring dependency among a portion of these families. Such information can facilitate policy formulation designed to maximize progress towards economic self-sufficiency among welfare recipients and to help maintain independence for those who do leave welfare. While the study was conducted in New York City its findings can contribute to understanding dependency and recurring dependency elsewhere, since the causes of dependency such as unemployment and the dissolution of families are common to all localities.

Much can be and has been added to the understanding of movement on and off the welfare rolls through examination of official case records and caseload statistics. However, such data are limited by the purposes for which they are collected, namely the administration of programs rather than the conducting of research. For this reason, this study is based on data obtained from in-person interviews with a random sample of families with children whose welfare cases had been closed for apparently need-related reasons. The problems surrounding this type of data collection are considerable. It is a costly and time consuming operation.⁸ These factors necessitate a relatively smaller sample of families than is possible using case records. While this limitation is not to be discounted, expanded information and understanding can be gained from interview data. These interviews provide a more complete view of the demographic and life-cycle characteristics, and financial and household arrangements of the newly independent families, their assessments of the experiences of being on and off welfare, and a picture of the process of economic change over time.

A detailed description of the methodology used to obtain these data is provided in Appendix A. A brief overview is, however, in order here. The sample

⁸The details of these difficulties are presented in the appendix on methodology.

was selected from Department of Social Services records maintained at each Income Maintenance Center. These records list all case closings by welfare category and the reasons for closing. From these records a sample of AFDC, AFDC-U (intact families with a temporarily unemployed father), and HR family cases closed because of changes in need, such as employment, the receipt of other income, or the return of a spouse, was chosen. This analysis was limited to families with children since they are clearly the major group of the welfare caseload in New York City and the nation as a whole. The cases studied exclude those closed because of reclassification to some other welfare category and those closed for the "administrative reasons" discussed above, primarily, the refusal to comply with departmental regulations. While some administrative closings may, in fact, reflect changes in need, and while the nature of all cases that are closed for administrative reasons is of interest, these are clearly separate areas of investigation beyond the scope of this analysis.

The universe for the study was thus defined as families that had left welfare for "need-related" reasons during the period of August 1974 through January 1975. Single individuals, childless couples, and families that left welfare for various "administrative" reasons were excluded from the study universe. The sampling procedure involved stratification by ethnic group and by borough of residence, and clustering by welfare center. Four replicate subsamples were constructed. The order in which centers were sampled was randomized to eliminate seasonal biases.

This study is based on data collected in two rounds of interviews. Respondents were interviewed in their homes within approximately one month of case-closing and reinterviewed approximately six months after their cases had been closed. Questionnaires were developed and field-tested by the study staff

and contained both closed and open-ended questions. The primary focus of the initial interview was on the reasons for the family's leaving the welfare rolls. Information was also collected on family characteristics, welfare histories, utilization of inkind benefits, employment histories of adults, and other areas that might affect continued independence. The followup interview focused on specific changes over time in such critical areas as welfare status, employment, and family composition. A one-year followup had been planned but was not carried out because of budgetary limitations.

As indicated, considerable difficulties were encountered in locating and interviewing respondents, because of a variety of problems including inaccurate addresses, unlisted telephone numbers, unmarked doors and mailboxes, and the apparently initial high mobility of the sample population. With the persistent efforts of a dedicated field staff, 47 percent of the original sample was interviewed, and 85 percent of the respondents were reinterviewed, bringing the total number of families in the first- and second-round samples to 354 and 300, respectively. These completion rates are respectable in view of the difficulties inherent in a field survey of this kind. In addition, statistical analyses showed that no imbalances were caused by the varying completion rates among welfare centers.

Since almost all variables in the study were categorical in nature, chi-square tests were an appropriate measure of the statistical significance within the subsamples and between the study sample and various other sets of data on the welfare population. In addition, standard errors were computed for the frequency of occurrence of the various categories within individual variables. The 95-percent confidence intervals (plus or minus two standard errors) for the individual categories in the first interview sample and the followup interview

sample are approximately plus or minus six percent. The results of these tests are presented in Appendices A and C.

The data from this study provide a full description of families that leave welfare because of changes in need and allow comparisons to be made between these families and the open welfare caseload. This comparison provides insights into the issue of which families have the greatest potential for movement off the welfare rolls. Information on the families over time allows comparisons between those that remain independent and those that do not and also permits exploration of the relationship between recurring dependency and such factors as family characteristics, attitudes, and welfare experiences. Thus, the study focuses on families whose apparent need for public assistance had changed, describes these families in detail, and follows their economic and family situations over a period of time.

The Principal Findings

The principal findings of the study are summarized below. The policy implications of these findings appear in the final section of this report.

Sources of Economic Strength

The study revealed important differences between the families that left welfare because of changes in need and families currently receiving welfare. The most striking difference is the larger proportion of intact families among the former recipients. The mothers and fathers of the former welfare families are better educated than their counterparts among families currently receiving public assistance, and the mothers in the sample are distinguished further by their longer work histories. In addition, a smaller proportion of the former welfare families have children in the youngest age groups. The families in the sample are clearly a group with more potential economic strength.

Reasons for Leaving Welfare

Employment and changes in family structure were the principal reasons for the families in the sample leaving the welfare rolls, accounting for 48 and 17 percent, respectively, of the stated reasons for closing. Fourteen percent of the families left welfare after the receipt of another benefit, such as unemployment insurance or social security; seven percent because a child reached age 18 or left the household; four percent because of support payments; and eleven percent for a variety of other reasons.

The formation of an intact family emerged as far more significant than was indicated by the stated reasons for closing and was a probable factor in more than one-third of the closings. Thus, the formation of an intact family may be a precondition for economic improvement. The importance of this phenomenon may be understated by previously published data.

Public employment programs apparently had little impact on the respondents who left welfare because of employment changes. These individuals generally found jobs on their own and were neither required to find jobs nor assisted in their search by the Department of Social Services or other public agencies.

Analysis of the families that left welfare because of the receipt of other benefits suggests that some families may turn to welfare before seeking other benefits or may need welfare until eligibility for other benefits can be established or until payments begin.

Underutilization of Inkind Benefits

The study revealed a surprisingly low level of utilization of food stamps, medicaid, and free school lunches by the newly independent families. The low utilization of food stamps and medicaid is particularly striking in light of the high level of interest in these programs expressed by these families. It

seems likely that many families in the sample simply were not aware of the possibility of continued eligibility for such benefits after leaving welfare.

There was no evidence that child care was an important problem for this group of former welfare families. Only 27 percent of the families had children in some form of regular child-care arrangement. Of particular interest is the relative unimportance of public child-care programs for the study families. Babysitters or relatives rather than day care or Head Start centers were the typical arrangements for these families.

The Extent and Causes of Recurring Dependency

Within six months of leaving welfare 17 percent of the families had returned to public assistance. The importance of employment and family structure is again revealed. One-third of the reopenings resulted from employment problems and 17 percent from the departure of a spouse. Another third of the respondents reported no specific changes in their economic situations. They were simply "not making it."

Comparison of the families that returned to welfare with those that were independent six months after the initial closing disclosed a high degree of similarity in the basic family and socioeconomic characteristics of the two groups of families. For example, no evidence was found to indicate that any type or size of family or any particular ethnic group in the sample of need-related closings was most likely to return to welfare.

The reasons for the original closing of the welfare cases were also very similar for the two groups, indicating that no category of need-related closing was more likely to reopen than any other.

The strongest differences between the families that returned to welfare and those that maintained independence appear in their attitudes toward welfare

and their perceptions of their economic status. At the time of the initial interview those respondents who eventually returned to welfare were markedly more positive in their views of welfare and the sufficiency of their income while on welfare than were those who remained independent. Those who returned to welfare viewed their financial situation after case-closing less favorably relative to welfare, were less positive about being off welfare, and were more likely to have anticipated their return to welfare than the independent group.

There is evidence indicating a relationship between attitudes toward welfare and perceptions of economic status. Further, the data indicate that the families that returned to welfare did, in fact, face independence from an initially weaker economic base. This suggests that economic insecurity contributes to a more favorable view of welfare and that the combined impact of these factors may be related to recurring dependency.

II

COMPARISONS OF FORMER AND CURRENT WELFARE FAMILIES

The demographic characteristics of the open welfare caseload have been described in regular reports from the New York State Department of Social Services and in studies of samples of this caseload. Data presented in this section of the report allow us to examine in detail those families that have left welfare because of changes in need and to compare them to the open welfare caseload.¹ (For simplicity, in the text and tables of this report the study sample of families that left welfare because of changes in need will sometimes be referred to as "former welfare families.")

Family Structure, Size, and Ethnic Group

At the time of interviewing 55 percent of the 354 families in the sample consisted of one parent, in all but four cases the mother, and children, while 45 percent of the families were intact, that is, with both mother and father and children present.²

¹In this section data on ethnicity, numbers of children, and age and education of mothers are compared to characteristics of the AFDC caseload in New York City. The use of AFDC data for comparisons is appropriate because most of the study sample received assistance in this category (see page 38 for a fuller discussion of this issue). The age and education of fathers are compared to age and education of fathers in HR family cases in New York City. Unless otherwise indicated the AFDC and HR data are found in the following reports of the New York State Department of Social Services: Program Analysis Report No. 55, "Characteristics of the AFDC Caseload in New York State, January 1973," August 1974; and Report No. 47, "Characteristics of Home Relief Families in New York City, August 1971," March 1972.

²Nine families consisted of either adults with no children or children living with one or more adults other than their parents. These nine families were excluded from analysis involving family structure because they were atypical. Throughout the analysis all percent distributions refer to the number of subjects who responded to each question unless otherwise indicated.

The large proportion of intact families in this group of former welfare families is in marked contrast to the proportion of intact families among all families, with children, in the open caseload in New York City as indicated in the following table.

Table 1
Percent Distribution of Former Welfare Families and
Open Family Caseload by Family Structure

<u>Family Structure</u>	<u>Former Welfare Families</u>	<u>Open Family Caseload</u>
Single parent	55.0	87.0
Intact	<u>45.0</u>	<u>13.0</u>
Total	100.0	100.0

Sources: Study sample and "The Quarterly Data Report for April-June 1975," City of New York, Human Resources Administration, Division of Policy Research.

Note: According to "The Quarterly Data Report for April-June 1975" of the Human Resources Administration, Division of Policy Research, there are approximately 236,000 AFDC and AFDC-U cases in New York City and approximately 14,000 Home Relief cases with children, or a total of approximately 250,000 families with children (Table 3, p. 15). Data from the New York State Department of Social Services indicate that approximately 8% (about 19,000) of the AFDC and AFDC-U families in New York City contain two adults, usually the mother and an unemployed or incapacitated father. Adding these families to the 14,000 HR families in which two parents and children are present, it may be estimated that a maximum of 33,000 families or 13% of the total number of welfare families in New York City are intact.

Of the total number of families with children receiving public assistance only 13 percent contain both parents compared to 45 percent of the families in the sample; 87 percent of the current recipient families are headed by one parent, typically the mother, compared to 55 percent of the former recipient families. It is evident that the presence of fathers distinguishes families

that have left welfare because of changes in their economic circumstances from those that are still receiving assistance. The importance of family structure in case openings and closings will be discussed in later sections of this report.

The families that leave welfare because of changes in need are of moderate size; 70 percent contain no more than four persons and only five percent have more than six persons. The distribution of the former welfare families by number of children does not differ significantly from that of current welfare families. As indicated in Table 2, 60 percent of the former welfare families have only one or two children compared to 57 percent of the current welfare families in the city; 20 percent of the former welfare families have four or more child-

Table 2

Percent Distribution of Former Welfare Families and
Open AFDC Caseload by Number of Children

<u>Number of Children</u>	<u>Former Welfare Families</u>	<u>Open AFDC Caseload</u>
One	28.6	30.3
Two	31.8	26.8
Three	19.8	19.7
Four or more	19.8	23.2
Total	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Report No. 55, August 1974.

ren compared to 23 percent of those receiving assistance.³

Among the families that leave welfare because of changes in need intact families contain proportionately more children than those headed by a single parent. Twenty-six percent of the intact families contain four or more children, compared to 15 percent of the single-parent families (Table 3). More significant, more than half of the families in the sample have no children under six years of age, and approximately one-quarter of the families have no children under 13. The contrast between the former welfare families and the open caseload is again evident. Only 40 percent of current welfare families have no children under six and less than 14 percent have none under 12.⁴ Thus, families that have left welfare appear to be freer of the burdens of caring for pre-school and young school-age children than those that continue to receive assistance.

The group of families leaving welfare because of changes in need has a smaller proportion of Hispanics than the open caseload. As indicated in Table 4, 36 percent of the former welfare families are Hispanic compared to 45 percent of New York City's current recipient families. Forty-nine percent of the former recipients are black and 15 percent white or of other ethnic groups compared to 43 percent and 12 percent, respectively, among the current recipients.

³These differences may be larger than indicated since official data on current recipients represent only the number of children in the welfare case while the study data represent all children in the home. This may also account, to some degree, for the larger proportion of families among current recipients with only one child. The direction of these differences is consistent with the finding in the report Welfare Caseload Dynamics in New York City that welfare cases with fewer children tend to be on welfare for shorter periods of time. C. Peter Rydell et al., Welfare Caseload Dynamics in New York City, October 1974.

⁴Available data indicate that 14 percent of AFDC recipients in New York City have no children under 12. The proportion with no children under 13 would be somewhat lower. See New York State Department of Social Services, Program Analysis Report No. 55, August 1974.

Table 3

Percent Distribution of Former Welfare Families
By Number of Children at Home and Family Type

<u>Number of Children at Home</u>	<u>Family Type</u>		<u>Total</u>
	<u>Single Parent</u>	<u>Intact</u>	
One	32.7	23.2	28.4
Two	32.3	31.0	31.7
Three	19.9	20.0	19.9
Four	5.4	17.4	10.9
Five or more	9.7	8.4	9.1
Total Percent	100.0	100.0	100.0
Total Number of Families	186	155	341

Source: Study sample.

Table 4

Percent Distribution of Former Welfare Families and
Open AFDC Caseload by Ethnic Group

<u>Ethnic Group*</u>	<u>Former Welfare Families</u>	<u>Open AFDC Caseload</u>
Black	48.8	43.0
Hispanic	36.2	44.8
White and other	15.0	12.2
Total	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Report No. 55, August 1974.

*The family's ethnic group was assumed to be that of the person interviewed--the head of the welfare case in 91% of the interviews and the spouse in the remaining 9%. Less than 1% of former and current recipients are of other ethnic groups and are combined with whites for the purposes of analysis.

The smaller proportion of Hispanics among families leaving welfare because of changes in their economic circumstances may be partially explained by the relative economic position of Hispanics in the city population as a whole. Hispanics are less likely to be able to compete in a labor market characterized by high unemployment rates because of their lower educational levels. Their relatively lower incomes and larger households may be barriers to movement off welfare.⁵

Among the families that leave welfare because of changes in need a higher proportion of black families are headed by a single parent--65 percent compared with 44 percent and 45 percent for Hispanic and white families, respectively (Table 5). No statistically significant differences were found with regard to the family size or number of children in families of different ethnic groups in the study population.

Table 5
Percent Distribution of Former Welfare Families
by Family Type and Ethnic Group

<u>Family Type</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
Single-parent	65.1	44.0	45.1	54.5
Intact	34.9	56.0	54.9	45.5
Total Percent	100.0	100.0	100.0	100.0
Total Number	169	125	51	345

Source: Study sample.

⁵Data from the March 1974 Current Population Survey show that heads of Hispanic families age 25 and over have the lowest median years of education, 9.8 years compared with 11.6 for nonwhite and 12.3 for white heads of families. Hispanic households are of larger size than other households, averaging 3.26 persons compared with 3.11 for nonwhite and 2.43 for white households. Family income is also lower; 62% of Hispanic four-person families had incomes under \$8,000 in 1973 compared with 37% of nonwhite and 14% of white four-person families.

Parental Age and Background

As indicated above, the study population consisted of both single-parent and intact families. Respondents from intact families were asked about their spouses, if the spouses were not present at the time of the interview. Thus, background information was obtained for both the husband and wife in intact families and for the one parent in single-parent families.

The birthplaces of both the mothers and fathers in the sample are shown in Table 6.

Table 6

Percent Distribution of Mothers and Fathers
in Former Welfare Families by Place of Birth

<u>Place of Birth</u>	<u>Mothers</u>	<u>Fathers</u>	<u>Total</u>
New York Metropolitan Area	38.2	31.9	36.3
Other mainland U. S.	26.3	19.4	24.3
Puerto Rico	21.0	31.9	24.3
Non-U. S.	14.5	16.7	15.1
Total Percent	100.0	100.0	100.0
Total Number	338	144	482

Source: Study sample.

More than 60 percent of the mothers and fathers of the families that left welfare because of changes in need were born outside of the New York metropolitan area; 24 percent were born in other states, in all but a few instances the South, and 24 percent were born in Puerto Rico. Fifteen percent of the parents were born outside of the United States, primarily in Caribbean or South American countries. The large proportion of parents who come from out-

side of the New York City area among the former welfare families also characterizes the open welfare caseload.⁶

While the majority of welfare mothers in New York City are relatively young, the former welfare mothers tend to be somewhat older than their counterparts in the open caseload; 48 percent of the former recipients are 35 and over compared with 37 percent of the current recipients (Table 7). This may reflect

Table 7

Percent Distribution of Mothers in Former Welfare Families
and in Open AFDC Caseload by Age

<u>Age</u>	<u>Former Welfare Families</u>	<u>Open AFDC Caseload</u>
18-24	13.8	22.7
25-34	38.3	40.5
35-44	27.5	25.5
45 and older	20.4	11.3
Total	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Report No. 55, August 1974.

the fact that older women are likely to be freer of child-rearing responsibilities and more available for employment.

Comparisons of the fathers in former welfare families with fathers in families, with children, receiving Home Relief in New York City must be made cautiously. While some of the fathers were present during the time the families were on welfare, a large proportion were either recently returned to the

⁶Data from the Division of Policy Research, Human Resources Administration, indicate that 66% of the heads of welfare households in New York City were born outside New York State. Cited in the New York Times, November 16, 1975.

households or were new spouses and were not themselves recipients of welfare. Thus, differences between this group and men sampled as heads of open welfare cases are to be expected. In addition, there is a four-year difference between the study and the state data. Nevertheless, the differences are of interest. The fathers in the former welfare families are somewhat younger than the fathers of current welfare families; 36 percent are 40 years of age or older compared with 43 percent of the HR fathers (Table 8).⁷

Table 8

Percent Distribution of Fathers in Former Welfare Families
and in Open HR Family Caseload by Age

<u>Age*</u>	<u>Former Welfare Families</u>	<u>Open HR Family Caseload</u>
20-29	28.0	26.0
30-39	36.0	31.0
40-49	16.0	29.0
50 and older	20.0	14.0
Total	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Report No. 47, March 1972.

*Different age categories were used for the fathers to allow comparison with available data on HR families with children.

The most striking differences between the mothers and fathers in the sample of families leaving welfare due to changes in need and mothers and fathers of current welfare families in New York City are in educational levels. Over 40 percent of the mothers and fathers in the sample are high school

⁷While there is no definite explanation for these age differences, it may be that, in contrast with the mothers for whom increased age is associated with greater employability because of decreased child-care responsibilities, younger men are considered more employable than older men.

graduates compared with 23 percent of the mothers and 14 percent of the fathers in the open caseload (Table 9). The higher levels of education among the adults in the sample is evidence of a source of economic strength for these families. They are clearly better able to compete for jobs and, thus, are more likely to have sufficient incomes to allow independence from welfare.

Table 9

Percent Distribution of Mothers and Fathers in Former Welfare Families and in Open Caseload by Education

<u>Grade Completed</u>	<u>Mothers</u>		<u>Fathers</u>	
	<u>Former Welfare Families</u>	<u>Open AFDC Caseload</u>	<u>Former Welfare Families</u>	<u>Open HR Family Caseload</u>
0-8	21.3	34.0	23.0	59.0
9-11	35.6	43.0	36.0	27.0
High School or beyond	43.1	23.0	41.0	14.0
Total	100.0	100.0	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Reports No. 55, August 1974, and No. 47, March 1972.

Among the families in the sample, the older men and women have lower educational levels than the younger group (Tables 10 and 11). For both sexes the oldest age group, 45 years and older, contains the highest proportion of respondents with an eighth-grade education or less. These differences are particularly striking for the women and may reflect changing educational and child-bearing patterns. It is interesting to note that the 25-34 year-old group has the highest proportion of high school graduates among both women and men, 57 and 58 percent, respectively.⁸ This may be evidence of interrupted

⁸The differences in the 25-34 year-old group were also noted in the study of welfare mothers by Blanche Bernstein and William Meezan, "The Impact of Welfare on Family Stability," Center for New York City Affairs, New School for Social Research, 1975.

Table 10

Percent Distribution of Mothers in Former Welfare Families
By Education and Age

<u>Grade Completed</u>	<u>Age</u>				<u>Total</u>
	<u>18-24</u>	<u>25-34</u>	<u>35-44</u>	<u>45 and over</u>	
0-8	11.4	11.2	18.9	47.7	20.9
9-11	50.0	32.0	42.2	25.4	35.8
High School or beyond	38.6	56.8	38.9	26.9	43.3
Total Percent	100.0	100.0	100.0	100.0	100.0
Total Number	44	125	90	67	326

Source: Study sample.

Table 11

Percent Distribution of Fathers in Former Welfare Families
By Education and Age

<u>Grade Completed</u>	<u>Age</u>				<u>Total</u>
	<u>18-24</u>	<u>25-34</u>	<u>35-44</u>	<u>45 and over</u>	
0-8	21.4	22.0	20.0	30.6	23.7
9-11	42.9	20.0	42.9	50.0	36.3
High School or beyond	35.7	58.0	37.1	19.4	40.0
Total Percent	100.0	100.0	100.0	100.0	100.0
Total Number	14	50	35	36	135

Source: Study sample.

educational histories in which, after a period of time, individuals return to school or enter equivalency programs. High dropout rates in recent years are also a possible explanation for the smaller proportion of high school graduates in the youngest age group.

Differences are also evident in educational level by ethnic group (Tables 12 and 13). A larger proportion of Hispanic women and men in the study sample have eight or fewer years of education than blacks or whites, and a much smaller proportion of Hispanics are high school graduates. Only 24 percent of Hispanic women are high school graduates compared with over half of the blacks and whites, while only 29 percent of Hispanic men are high school graduates compared with 55 percent and 44 percent for black and white men, respectively.

A larger proportion of the former welfare mothers have work experience than the mothers of current welfare families. Only 13 percent of the mothers in the sample have never held a job compared with 27 percent of the mothers in the open AFDC caseload.⁹ Among the mothers in the sample, there are differences in work histories among the ethnic groups (Table 14, page 26). Twenty-nine percent of the Hispanic women have never been employed compared with only four percent and eight percent of black and white women, respectively. The black women have the most employment experience with 51 percent having worked for 10 years or more. As would be expected, the men in the former welfare families have longer work histories than the women, with 77

⁹According to the New York State Department of Social Services study of AFDC families in 1973, 27.0% of AFDC mothers in New York City were never employed, 6.9% were employed at the time, and 42.5% were formerly employed. The employment history was unknown for 23.6% of the mothers.

Table 12

Percent Distribution of Mothers in Former Welfare Families
By Education and Ethnic Group

<u>Grade Completed</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
0-8	13.9	35.0	13.7	21.3
9-11	31.9	41.0	35.3	35.6
High School or beyond	54.2	24.0	51.0	43.1
Total Percent	100.0	100.0	100.0	100.0
Total Number	166	117	51	334

Source: Study Sample

Table 13

Percent Distribution of Fathers in Former Welfare Families
By Education and Ethnic Group

<u>Grade Completed</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
0-8	14.9	34.8	11.2	23.6
9-11	29.8	36.4	44.4	35.7
High School or beyond	55.3	28.8	44.4	40.7
Total Percent	100.0	100.0	100.0	100.0
Total Number	47	66	27	140

Source: Study sample.

Table 14

Percent Distribution of Mothers in Former Welfare Families
By Years Employed and Ethnic Group

<u>Years Employed</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
None	3.7	28.7	8.0	13.1
1-4	23.9	24.3	42.0	26.8
5-9	21.5	23.5	24.0	22.6
10 or more	50.9	23.5	26.0	37.5
Total Percent	100.0	100.0	100.0	100.0
Total Number	163	115	50	328

Source: Study sample.

Table 15

Percent Distribution of Fathers in Former Welfare Families
By Years Employed and Ethnic Group

<u>Years Employed</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
Under 10	20.8	30.8	10.7	23.4
10 or more	79.2	69.2	89.3	76.6
Total Percent	100.0	100.0	100.0	100.0
Total Number	48	65	28	141

Source: Study sample.

percent employed for 10 years or more.¹⁰ No statistically significant differences between ethnic groups exist for the men (Table 15).

The comparison of the characteristics of the families that leave welfare because of changes in need with those of families among the open welfare caseload suggests possible reasons for the former welfare families' economic progress. The most dramatic difference is the presence of both parents among the former recipients. The intact family is clearly in a better economic position than the family with only one parent. The relative absence of younger children among the former welfare families results in a higher degree of freedom from child-care responsibilities. The striking differences between the educational levels of both of the parents in the former welfare families and those of the parents in the open caseload and the longer work histories of the former welfare mothers suggest that these families are far better equipped to compete for jobs in periods of high unemployment. In sum, comparisons show that welfare families without very young children and headed by adults with higher levels of education are more likely to leave welfare because of changes in their economic situations.¹¹ Hispanics are underrepresented in this group.

¹⁰According to the New York State Department of Social Services study of HR families in New York City in 1971, 88.5% of the fathers in HR families with children were employed. No data are available on the number of years employed.

¹¹These findings are consistent with those from a national study of 5,000 families over a six-year period that women without husbands, people of non-white races, or people lacking education are more likely to be temporarily or persistently poor. The national findings also emphasize the importance of education for low-income families, indicating that "Even a little education for the head of the family reduces the chance that those family members will be poor all six years, but it takes at least a high school diploma for family members to have a better-than-even chance for staying out of poverty for all six years." J.P. Lane and J.N. Morgan, "Patterns of Change in Economic Status and Family Structure," in G.J. Duncan and J.N. Morgan, eds., Five Thousand American Families--Patterns of Economic Progress, Vol. III, Ann Arbor: Institute of Social Research, University of Michigan, 1975, p. 39.

Welfare Histories

The families that leave welfare because of changes in their economic situations have relatively short welfare histories. Each respondent in the sample was asked the total length of time his or her family had received public assistance in the past, including all separate periods of dependence.¹² While comparable data for the open welfare caseload are not available, evidence of the relative brevity of the sample families' welfare histories is seen by comparing their responses with the duration of the current case for those in the open AFDC caseload (Table 16).

Table 16
Percent Distribution of Former Welfare Families
and Open AFDC Caseload by Welfare History

<u>Number of Years</u>	<u>Former Welfare Families (Total Time on Welfare)</u>	<u>Open AFDC Caseload (Duration of Current Case)</u>
Less than 1	31.1	17.0
1-2	12.3	17.0
2-5	29.2	33.0
5 or more	27.4	33.0
Total	100.0	100.0

Sources: Study sample and New York State Department of Social Services, Program Analysis Report No. 55, August 1974.

Among the families in the sample, 43 percent had been on welfare for a total of less than two years in the past and 56 percent for two years or more, while only 34 percent of the current AFDC cases had been open for less than two years and 66 percent for more than two. Data on the duration of

¹²The respondents were instructed to exclude any time spent on welfare while they were members of their parents' family.

of the current case alone would, of course, undercount time on welfare to the extent of any periods during which the family had received assistance in the past. Thus, the differences are even greater than indicated above.

The welfare histories of the former welfare families in this sample are not characterized by multiple periods of dependency. Seventy-nine percent of the families have been on welfare only once. Total length of time and number of times on welfare are shown in Table 17.

Table 17

Percent Distribution of Former Welfare Families
by Total Length of Time and Total Number of Times on Welfare

<u>Total Length of Time on Welfare</u>	<u>Total Number of Times on Welfare</u>				<u>Total</u>
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four or More</u>	
Less than 1 year	34.2	22.2	18.5	10.0	31.1
1-2 years	11.2	16.7	18.5	10.0	12.3
2-5 years	27.3	47.2	29.7	20.0	29.2
5 years or more	27.3	13.9	33.3	60.0	27.4
Total Percent	100.0	100.0	100.0	100.0	100.0
Total Number	278	36	27	10	351

Source: Study sample.

From these data it can be determined that 27 percent of the sample had been on welfare only once for a period of less than one year and, thus, may be characterized as short-term welfare cases. While the short-term cases constitute the largest single group in the sample, another 20 percent of the total were on welfare only once for a period of at least five years. This suggests that relatively long-term welfare recipients may also experience

positive economic change, enabling them to leave welfare.

For a large proportion of the families the period on welfare was not one of complete dependency. Thirty-six percent of the respondents indicated that the family had regular sources of nonwelfare income, and an additional 18 percent had occasional income from other sources. In 53 percent of the cases the source of income was a job, and in 20 percent it was support payments. Other sources included benefits such as unemployment insurance, social security, and New York State disability benefits.

The proportion of families in the sample that had income other than welfare while they were receiving assistance is higher than the proportion of households with nonwelfare income in the open caseload. According to official data, 21 percent of all welfare households have income from employment or other sources.¹³ While both sets of data must be interpreted cautiously because of the possibility of inaccurate reporting, the differences suggest that the sample population was a less dependent group while they were receiving public assistance than was the total caseload.

¹³"Quarterly Data Report for April-June 1975," City of New York, Human Resources Administration, Division of Policy Research, p. 30.

III

REASONS FOR LEAVING WELFARE

While some of the families in the sample had been on welfare more than once and, therefore, had experienced more than one case closing, the focus of this analysis is on the most recent case closing. Although the families were included in the sample of need-related closings on the basis of the reasons for closing listed in departmental records, the information in this section comes directly from the respondents. During the initial interview, they were asked to explain what had enabled their families to leave welfare.¹ The distribution of these explanations, which will be referred to as "reasons for closing" in subsequent tables, is as follows:

<u>Reason for Closing</u>	<u>Percent</u>
Found job/earnings increased	48.4
Family reunited/marriage	16.9
Receipt of additional benefit	13.8
Age or departure of child	6.5
Receipt of support payments	3.7
Other or combinations	10.7
Total	100.0

Improvement in the family's employment situation through new employment or increased earnings accounted for 48 percent of the stated reasons for closing, while 17 percent of the cases were closed because of the return of a spouse or new marriage and 14 percent because of the receipt of an additional benefit,

¹It should be noted that the issue of whether the closing was initiated by the client or by the department after a review of the family's status was not specifically explored in this study.

such as social security or unemployment insurance. Seven percent of the cases were closed because a child reached age 18 or left the household, four percent because of the receipt of support payments, and the remaining eleven percent for a variety of other reasons, including decreased expenses, plans to move out of New York or into apartments allegedly prohibited to welfare recipients, or, as some respondents put it, because they were "tired of the hassle" and wanted to try to go it alone.²

These closing reasons and the reasons for initially opening the case are shown in Table 18. Thirty percent of the respondents in the sample stated that their families had turned to welfare because of the departure of a spouse, 19 percent because of unemployment, and 16 percent because of insufficient earnings. An additional 16 percent of the study sample families had sought assistance be-

²The closing reasons for the sample families as listed in the departmental records or Daily Records of Actions Taken (DRAT) are as follows:

	<u>Percent</u>
Client's request	26.0
Employment	25.4
No budget deficit	18.6
Marriage/spouse return	8.7
Receipt of benefit	8.2
No eligible child	3.4
Support payments	2.3
Other	4.6
N/A	2.5
	<u>100.0</u>

While any determination of the accuracy of these records is limited by the wide use of the most general codes "client request" and "no budget deficit," there is a high degree of correspondence between the closing reason listed on the DRAT and the reason given by the respondent in the study interview. Assuming the general codes are appropriate and excluding the 38 respondents whose stated closing reasons fell into the "other" category, discrepancies appear in approximately 9% of the cases. It should be noted that "client request" is intended for use only when a more specific reason has not been given. Other closings may, in fact, result from the request of the client.

Table 18

Percent Distribution of Former Welfare Families
By Reason for Opening and Reason for Closing
Of Most Recent Welfare Case

Opening Reason	Job/ increased earnings	Return of spouse/ marriage	Closing Reason			Total
			Receipt of benefits	Departure or age of child	Receipt of support payments	
Unemployment	27.1	5.0	22.4	--	15.4	19.0
Family breakup	19.4	73.3	18.4	18.2	46.1	29.6
Health problems	18.2	5.0	34.7	4.5	--	15.6
Insufficient income	17.6	6.7	8.2	27.3	7.7	15.9
Had child/no support	11.8	10.0	6.1	4.5	--	9.7
Caring for children of relatives	1.2	--	2.0	31.9	7.7	3.4
Other or combinations	4.7	--	8.2	13.6	23.1	6.8
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	170	60	49	22	13	352

Source: Study sample.

cause of health problems, and 10 percent to help support a child other than their own.³

The stated reasons for closings are logically related to the reasons for the family's seeking assistance. Forty-five percent of the employment-related closings occurred in cases opened because of unemployment or insufficient earnings, while over half of those who received benefits had sought assistance because of employment or health problems, indicating potential eligibility for unemployment insurance or social security. Eighty-three percent of the cases that were closed because of family formation had been opened after a family broke up or a child had been born while the mother was without financial support. The relationship between closing and opening reasons is also seen in the receipt of support payments in cases initially opened because of family dissolution, and in cases closed because of the departure of children in those that had been opened to assist in child support. The data indicate further that 29 percent of those cases closed for "other" reasons--the category containing a large number of families that chose to try doing without welfare to avoid aggravation--had sought welfare because of insufficient earnings and most likely had received

³Unemployment and household change also account for more than half of the opening reasons for the welfare caseload as a whole. Between April 1, 1974 and March 31, 1975 household change, including the departure of a parent, and unemployment accounted for 42% and 17%, respectively, of case openings in New York City, excluding cases that opened after administrative errors or changes. Nineteen percent of the cases opened because of medical problems and 18% for other reasons, including a substandard family budget. Five percent of the openings were because of other specific income losses. "The Welfare Case Turnover Report for January-March 1975," City of New York, Human Resources Administration, Division of Policy Research, October 1975, Table 1B.

only supplemental benefits.⁴

Comparisons of closing reasons for families of different ethnic groups are shown in Table 19. Improvement in employment was mentioned more frequently as a closing reason by black families than by Hispanic or white families, accounting for 60 percent of the black families' closings compared with 48 percent and 42 percent for the other families, respectively. Marriage or the return of a spouse was cited relatively less frequently by the black families, as would be expected given the lower proportion of intact families among the blacks in the sample (see Table 5, page 18). Fewer Hispanic families left welfare because of the receipt of another benefit, such as unemployment insurance, than did families from the other ethnic groups. Only 11 percent of the Hispanic families left for this reason compared with 15 percent of black and 17 percent of white families. This difference may be related to Hispanics' shorter length of residence in New York City and the types of jobs they are able to obtain. The receipt of support payments accounted for 15 percent of the closings for the white families compared with less than two percent for the blacks and Hispanics, a difference that may reflect greater earning power of absent white parents.

Differences in closing reasons also appear between families with different numbers of children (Table 20). While approximately half of all families with fewer than four children left welfare because of employment or increased earnings, only 37 percent of the families with four or more children left for these reasons. The small differences in the proportion of employment-related closings for families with one, two, or three children suggest that employment efforts are hampered only if four or more children are present.

⁴The reasons for opening and closing of the most recent welfare case do not differ dramatically from reasons given for previous openings and closings for families that had been on welfare more than once. The reasons given for all past cases are as follows: Opening: Family breakup, 29.8%; Unemployment, 27.4%; Health problems, 16.7%; Insufficient earnings, 14.3%; Had child/no support, 8.3%; Other, 3.5%. Closings: Found job, earnings increased, 59.1%; Health improved, 10.5%; Family reunited/marriage, 21.0%; Other, 9.2%.

Table 19

Percent Distribution of Former Welfare Families
By Reason for Closing of Most Recent Welfare Case
And Ethnic Group

<u>Closing Reason</u>	<u>Ethnic Group</u>			<u>Total</u>
	<u>Black</u>	<u>Hispanic</u>	<u>White & Other</u>	
Job/increased earnings	60.0	47.7	41.5	48.4
Return of spouse/marriage	13.3	21.1	18.8	16.9
Receipt of benefit	15.0	10.9	17.0	13.8
Departure or age of child	6.9	7.8	1.9	6.5
Receipt of support payments	1.7	1.6	15.1	3.7
Other or combinations	12.1	10.9	5.7	10.7
Total Percent	100.0	100.0	100.0	100.0
Total Number	173	128	53	354

Source: Study sample.

Table 20

Percent Distribution of Former Welfare Families
By Reason for Closing of Most Recent Welfare Case
And Number of Children at Home

<u>Closing Reason</u>	<u>Number of Children</u>				<u>Total</u>
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four or More</u>	
Job/increased earnings	55.0	50.5	50.0	36.8	49.0
Return of spouse/marriage	8.2	14.7	22.0	29.4	17.1
Receipt of benefit	18.4	16.5	11.8	5.9	14.0
Departure or age of child	7.1	4.6	1.5	5.9	5.0
Receipt of support benefits	3.1	6.4	1.5	2.9	3.0
Other or combinations	8.2	7.3	13.2	19.1	11.1
Total Percent	100.0	100.0	100.0	100.0	100.0
Total Number	98	109	68	68	343

Source: Study sample.

The Importance of Family Formation

The reasons for closing discussed above are those reported by the respondent as the event or events that enabled the family to become independent of welfare. The reasons most frequently given are employment-related, 48 percent, while marriage or the return of a spouse accounted for 17 percent of the closings. However, analysis of other data from the study indicates that the constitution or reconstitution of an intact family is of greater significance than is indicated by the stated reasons for closing.

At the time of the initial interview 54 percent of the families contained only one parent and 46 percent contained both mother and father. However, according to the departmental records from which the sample was drawn, 90 percent of the families had received assistance in the AFDC category, in which families are typically female-headed, and only 10 percent were in the HR or AFDC-U category where fathers are present. A comparison of the family structure of the sample with the assistance category of record reveals that 123 families that were intact at the time of the initial interview had received AFDC benefits. This number represents 78 percent of the intact families in the total study sample.⁵

Examination of the closing reasons given by these families reveals that less than half (56) had left welfare because of marriage or the return of a spouse. Apparently, in 20 percent of the study population, the formation of an intact family occurred in addition to the stated closing reason; this suggests that the return of a spouse may be a precondition to closing in these cases.

The study questionnaire was not structured to pursue this issue fully, since the large unexplained discrepancy between family structure and assistance

⁵It is not likely that a large proportion of this discrepancy results from errors in the records from which the sample was drawn (the DRAT), since a high degree of accuracy was found in closing reasons (see footnote 2, p. 32).

category was not anticipated. The respondents were asked, however, to list any members of the household who were not present when the family was on welfare. Less than 20 percent indicated that an adult had been added to the household.⁶ Analysis of these responses combined with data on changes in family structure and the stated reasons for closing reveals that 17 percent of the families in the sample had received AFDC benefits but were intact families at the time of interviewing. Further, they did not list the return of a spouse or marriage as the reason for closing or indicate that a spouse was present at the time of interviewing who had not been present when the family was on welfare.⁷

It is not possible from the available data to determine when the intact family was formed. Some of the spouses may have been present all along, indicating that the family should never have received assistance in the AFDC category. Spouses may have joined the families immediately prior to closing. In such cases, AFDC would correctly be the welfare category of record, and the respondents would consider the spouse to be present both when the case was active and at the time of interviewing. They would, however, perceive of the closing as precipitated by a related event such as the benefits or employment of the spouse. It is also possible that the formation or re-formation of an intact family occurred

⁶This includes 4% who indicated more than one change. Coding did not indicate if these included the addition of an adult. They were included, however, to assure that any possible explanation of discrepancies would be counted.

⁷One other qualification for this analysis is necessary. While most AFDC families are female-headed, two parents may be present if one is mentally or physically incapacitated to the extent that it prevents support of the children. Such situations account for approximately 6% of the AFDC caseload. Additional analysis of the data in which family formation or re-formation was indicated reveals that 20 respondents gave health problems as the reason for needing welfare in the most recent case. While one cannot determine from the study data the nature of these problems or who had experienced them, it may be that some of the problems refer to the disability of a present father. It is equally possible, however, that these problems were experienced by a mother. In the unlikely event that all of these cases involved a disabled father the 17% with unexplained changes in family structure would be reduced to 11%.

at some earlier point prior to the case closing, thus providing a period of relative family stability that preceded its leaving welfare.

The discrepancies revealed here may reflect inaccurate classifications or payments, ineligibility, or delays in case closings.⁸ However, these issues, while important, clearly are outside the scope of this report. What is significant for our purposes is the underscoring of the importance of family formation in becoming economically independent. The data and the stated reasons for closing indicate that family formation or re-formation was a probable factor in more than one-third of the closings.

These findings also have important implications for future study of movement on and off of welfare. They indicate that the closing of a welfare case is the result of a process of change within a family that is not easily described or explained. The formation or re-formation of an intact family appears to be a key element in this process. While the scope and detail of the data available on case closings and openings from agency records have improved, our findings suggest that they may be particularly limited with regard to the significance of family formation. It is likely that the presence of a father is a far more important reason for reduction in dependency than is indicated by such data.

A Closer Look at Closing Reasons

The data collected in the initial interviews with the 354 former welfare families describe in detail the stated reasons for leaving welfare. These descriptions provide insight into the process through which economic changes lead to independence.

⁸The time between change in cases requiring closing and the termination of assistance has been a documented problem of welfare administration. See "Centralized Case Closing Process," Audit Report, Office of Management and Control, Human Resources Administration, March 1974.

Employment Changes

The reasons given most frequently by the respondents for leaving welfare are employment-related; 40 percent of the families left welfare because of new employment (including the return to a previously held job) and eight percent because of increased earnings.⁹ Examples of families that left welfare because of employment changes follow:¹⁰

Mrs. Jones, a 24-year-old single parent with a four-year-old daughter, left welfare after she found a job filing and typing in a Manhattan office. Although she expressed some dissatisfaction with her take-home pay of \$81 per week, she was generally happy with her job and planned to stay there "because I have to work and I like it."

Mrs. Smith, a 37-year-old mother, separated from her husband, with a 17-year-old son and an 8-year-old daughter, had been receiving welfare to supplement her wages as a key punch operator in a bank. She left welfare when her take-home pay increased to \$150 a week. She planned to stay at her job "because I like the job and there are all types of chances for promotions."

Mr. and Mrs. Rivera and their 12- and 15-year-old daughters left welfare when Mr. Rivera returned to work as a porter, for which he was paid \$341 every two weeks. According to Mr. Rivera this was a good job with good pay: "It's enough to take care of us."

New Employment

The employment that enabled the family to leave welfare was found by the mother of a female-headed family in 60 percent of the cases while 29 percent of the newly employed persons were fathers of intact families and the remaining 11 percent mothers in intact families or children. More than half of the jobs may be classified as white-collar employment, primarily clerical; 28 percent were service jobs, typically nondomestic; and 21 percent were blue-collar jobs, such as operating a truck or bus. The majority of the females found white-collar jobs

⁹The percentages in this section differ slightly from those shown on page 31 because data for each of the combined closing reasons are counted separately in the detailed sections.

¹⁰The names in these and the following illustrations are, of course, pseudonyms.

while blue-collar and service jobs were more important for the males. Over 87 percent of all jobs were full-time positions.

It is especially noteworthy that most respondents indicated that public programs played no role in helping them to find jobs. Fifty-one percent of the respondents found their jobs through advertisements or friends, and 28 percent returned to places of previous employment. Only 17 percent reported WIN or other training programs as the source of the job and the New York State Employment Service was mentioned by only three people.¹¹ Of those who found jobs only 25 percent indicated that the Department of Social Services had required them to seek employment and only 17 percent said that the department had, in fact, helped them find their current jobs.

It is clear that regular job-searching avenues are more important for this group than public employment programs.¹² The large portion of these former welfare recipients returning to old jobs also indicates their use of welfare as a temporary unemployment measure. In this regard it is of interest that 29 percent of the families that left welfare because of jobs or increased earnings had been on welfare only once and for a period of less than a year and that an additional 11 percent had been on only once for between one and two years.

¹¹WIN is the work incentive program for AFDC recipients created by the Social Security Amendments of 1967.

¹²These findings on the minimal impact of public programs on welfare recipients and their history of involvement in the labor market are consistent with a New York City-Rand Institute evaluation of the New York State Employment Service Job Reference Program, the Public Works Program, and the Manpower and Career Development Agency's programs. Among the findings of this study was "...a strong indication that participants either pursued job opportunities on a regular basis or found themselves on the welfare rolls only after periods of holding a job," and that "...the duration of welfare dependency is lowered by individuals seeking out and securing their own jobs." David W. Lyon et al., Employment and Job Training Programs for Welfare Recipients in New York City, The New York City-Rand Institute, 1974, pp. viii, xi.

Those who found employment typically found relatively low-paying jobs; 89 percent reported weekly take-home pay of less than \$150. The weekly take-home pay given by these respondents is as follows:

<u>Weekly Take-home Pay</u>	<u>Percent</u>
\$100 or less	41.8
\$101-150	47.5
Over \$150	10.7
Total	100.0

Despite these relatively low salaries 78 percent of the respondents assessed their jobs as good, and more than half considered their pay to be good. In addition, 80 percent indicated that they planned to stay at their jobs, and 58 percent felt that they would be able to advance at the particular place of employment.

Increased Earnings

Sixty-nine percent of the welfare recipients who left welfare because of increased earnings were mothers of female-headed families, and 28 percent were fathers in intact families. More than 80 percent of the increases resulted from salary raises or additional hours at the current place of employment rather than from job changes. The majority of the jobs held by these workers were clerical. While some salary improvement had occurred the salaries were still relatively low as indicated below:

<u>Weekly Take-home Pay</u>	<u>Percent</u>
\$100 or less	34.8
\$101-150	56.5
Over \$150	8.7
Total	100.0

Again, distinctly positive attitudes towards the job were expressed; 86 percent considered both their jobs and their pay to be good, all but one person anticipated staying at this job, and 75 percent felt they would be able to advance.

In summary, those who left welfare because of employment usually found jobs on their own. Generally, they were not required to find jobs nor were they assisted in their search by the Department of Social Services or other public agencies. While the jobs were relatively low paying they were regarded favorably by the respondents, who anticipated a high degree of job security and potential for advancement.

Family Formation

The formation or re-formation of an intact family accounted for 18 percent of the reported reasons for leaving welfare; 66 percent of these families left welfare because of the return of a spouse and 34 percent because of a new marriage. These closings are of particular interest in light of the importance of family formation discussed in previous sections of this report. Some examples of families that left welfare because of marriage or the return of a spouse are listed below.

Mrs. Anderson and her 10- and 3-year-old sons left welfare when her husband, a factory worker, returned to their household after a separation of over two years. According to Mrs. Anderson the family had split up because her husband had "liked to live like a single person." He had since matured and Mrs. Anderson was optimistic, stating, "Everything is all right, he has changed and he is doing right by me now."

Mr. Gonzalez returned to his wife and two daughters after he had "decided his place was with his family." Some problems were evident, however. According to Mr. Gonzalez, "We're pretty happy now, but the back bills are catching up with us and it's causing some tension."

Twenty-eight-year-old Mrs. Green and her four children left welfare when she married Mr. Green, a 40-year-old air-conditioning engineer. Being married meant, "She won't be on welfare any more, and she will have more."

Mrs. Delaney had three children when she married Mr. Delaney, who worked in a dry cleaning shop. Although she felt "a lot more secure now than ever before," she said the family was having serious financial problems but she hoped "to get a small supplement from welfare or get a job."

The return of the spouses occurred after separations of at least two years for 46 percent of the reunited families, while 37 percent followed separations of less than a year and 17 percent after between one and two years. Thirty-five percent of the respondents talked about general conflict between husband and wife as the reason for the spouse's departure, and 32 percent emphasized bad behavior of the husband. Only one person stated that the spouse had left because he was unable to support his family. The remaining respondents offered one of a variety of other reasons or, in some instances, more than one reason for the breakup. The explanations of the husband's return were also of a general nature; 70 percent indicated that they were "trying to work things out" or had reunited for the children's sake.

The greatest problems facing the reunited families appeared to be financial. While 73 percent of the respondents described the current family relationships in favorable terms (with only 17 percent indicating renewed conflict between husband and wife), 43 percent said that the family was facing serious financial problems. Despite these problems, 80 percent felt confident that the family could stay together.

A similar picture is found in the new marriages, which were the first marriages for 43 percent of the women and for 57 percent of the men. Despite the indication of problems between husband and wife in approximately one-quarter of the new marriages, 86 percent were confident that the marriage would succeed. But while the majority indicated that the marriage had allowed the family a higher standard of living, 38 percent reported that the family was facing serious financial problems.

In short, the presence of financial difficulties mars the generally positive picture of the newly-formed intact families. Financial stress may be particularly important in families with histories of conflict, and may generate a higher degree of instability than is suggested by the respondents' optimism about the families' future.

Receipt of Other Benefits and Support Payments

Fifteen percent of the families were able to leave welfare because of other income maintenance benefits. For example:

Mrs. Richmond and her three children went on welfare when she and her husband split up. When her husband died, she and her children began receiving social security benefits and no longer needed welfare.

Mr. Cooper, his wife, and 13-year-old son had turned to welfare when Mr. Cooper's union went on strike and didn't provide strike benefits. After his unemployment insurance began he stopped receiving welfare. Mr. Cooper hoped to go back to work in the near future.

Social security, primarily survivor's benefits, accounted for over half of these other benefits and unemployment insurance for approximately 30 percent. The remaining families received other benefits, such as New York State Disability and Workmen's Compensation or a combination of benefits. Seventy-eight percent of the benefit-related closings occurred after the receipt of a new benefit and 22 percent because of a benefit increase, the majority of which occurred in the social security survivor's benefit category.

Of the families that left welfare because of new or increased benefits, 39 percent had received welfare for less than a year and another 12 percent for between one and two years. These short welfare histories and the large proportion of families in this group receiving new benefits suggest that families may turn to welfare before seeking other benefits, or need welfare until eligibility for other benefits can be established or until payments begin.

While only four percent of the families in the sample were able to leave welfare because of the receipt of support payments certain facts regarding these

payments should be noted. Eighty percent of these closings occurred after support began or was renewed rather than as a result of increased support. Most significant, 80 percent of the payments resulted from court orders. This suggests that support from an absent parent is likely to be a factor in case closings only if legal sanctions are invoked.

Other Closing Reasons

Seven percent of the case closings occurred because of the departure of dependent children or after the only dependents in the family had exceeded the age limits for eligibility for AFDC benefits (18 or 21 if the child is attending school). Most of the families in the former group had been receiving welfare to help support their grandchildren or other related children while their parents were unable to care for them. A majority of the children who were no longer eligible for assistance because of age were still in the families' households at the time of the initial interview.

Closings because of employment, family formation, benefits, support payments, or changes in dependents account for 92 percent of the stated reasons for closing. The remaining eight percent include four subjects whose expenses had decreased. While the remaining respondents gave reasons that did not fall into the anticipated categories of economic changes, a large portion of these responses have a common theme. One-third of this group stated that they had left welfare because they were "tired of the hassles" involved. They included those who described missed work hours, because of time spent at welfare offices, that threatened their jobs; those who spoke of general aggravation and bad treatment; and those who chose to forego supplemental benefits in order to move into apartments allegedly prohibited to welfare recipients. While the number is small, the choices of these respondents are evidence of the difficulties exper-

ience by some welfare recipients. Examples of their situations follow:

Mr. Reynolds, a widower, and his three children, ages 16, 17, and 18, were receiving welfare to supplement his earnings as a factory building superintendent. He was called in for face-to-face recertification and was not seen after two days. When told that he would have to return a third day, he decided to do without welfare. "I lost \$40 in pay that day, and that I can't afford to do."

Mrs. Evans and her 6-year-old daughter wanted to move into the apartment they were living in at the time of the interview but, according to Mrs. Evans, "My landlord won't accept welfare clients in this building." She had chosen to give up welfare and said that her grandchildren would help support her until she found a job.

Mrs. Taylor, a woman with three children and a disabled husband, told this story: "The welfare department caused my nerves to become extremely shocked because of their constant harassing. They continually called me to the office or my check was late or the medicaid card and food stamps don't show up causing me to come into their office and be degraded and humiliated by them. Taking all this into consideration my doctor suggested I get off and try to get disability...as soon as my nerves become calm."

IV

THE FAMILIES AFTER LEAVING WELFARE

The events leading to a family's independence from welfare are only a part of its total economic and personal situation. Data contained in this section allow us to view the newly independent families more completely and to focus on potential strengths and weaknesses.

Sources of Income

The income sources of all of the families in the sample at the time of the initial interview are shown below. Included in this tabulation are the jobs and benefits that have been described in detail in the section on reasons for closing as well as all other jobs and sources of income in the household.

<u>All Sources of Income</u>	<u>Percent</u>
One worker, no nonwage income	49.1
Two or more workers, no nonwage income	9.4
Nonwage income, no workers	21.1
Workers and nonwage income	16.7
No regular income	3.7
Total	100.0

It can be seen that, while the majority of the families were supported by employment, a large proportion, 39 percent, were supported in full or in part by nonwage income.¹ Social security, unemployment insurance, and alimony or

¹Forty percent of the subjects with nonwage income reported the total monthly payments to be less than \$200 while 36% listed a monthly value of between \$200 and \$400 and 26% of \$400 or more a month. While the group of families with no regular income sources includes some who had met with immediate economic reversals or who had left with income in doubt, it may also include some who would not discuss income but reported "none" rather than refusing to answer the questions.

support payments were the most important sources of this income. The remaining families received income from other nonwage sources, such as workmen's compensation, veterans' benefits, training programs, or contributions from relatives.

Use of Inkind Benefits

Public assistance recipients are entitled to certain inkind benefits, the most common of which are food stamps, medicaid, and free school lunches. These benefits are also available to nonassistance families if they meet income eligibility requirements.² Because the newly independent families have relatively low incomes a high level of benefit use would be expected. Surprisingly, this was not the case. More than half of the families were not using food stamps, medicaid, or free school lunches at the time of the initial interview. Twenty percent of the families were using only one benefit, over half of these medicaid, and only 13 percent more than one benefits, almost always including medicaid. Looking at the combined uses, one can see that only 11 percent of the families reported using food stamps, a program designed to have widespread use by the working poor, and only 28 percent reported that they were receiving medicaid benefits. While the data were not structured to permit exact analysis of benefit eligibility, the income levels reported suggest that more families may be eligible.³ Free school lunches, a program requiring only minimum documentation of

²Food stamps and medicaid may provide less than the full value of the benefit for nonwelfare families depending on their incomes.

³At the time of interviewing the net income limits for food stamp eligibility for three- and four-person families were \$4,716 and \$6,000, respectively, after deductions for taxes, medical expenses, child care, excess shelter costs, and 10% of monthly earnings up to \$30 per household. The net income limits for medicaid eligibility for three- and four-person families were \$5,000 and \$5,700, respectively, after deductions for income taxes, health insurance premiums, and court-ordered support payments. Families with higher incomes are, however, eligible for benefits if medical expenses are above certain levels (New York State Department of Social Services Bulletins 154 and 182). The salary figures reported in this study indicate that a large portion of the workers had incomes within this limit after only taxes had been deducted. Fifty-four percent of the families sampled contained either three or four persons and 49% obtained all their income from one worker.

need, were utilized by only 23 percent of families with children in school.

These low utilization levels are particularly striking since one would expect a degree of carryover from eligibility on the basis of welfare status so soon after closing. Lack of interest in food stamps and medicaid is apparently not the explanation. When asked if they would be interested in applying for any of the benefits they were not receiving, 76 percent of those interviewed answered affirmatively, most often expressing particular interest in food stamps or medicaid. Lack of knowledge about the existence of these benefits is also not a plausible explanation of low utilization since 94 percent and 89 percent of the families indicated that they had used food stamps and medicaid, respectively, while on welfare. In contrast, only 24 percent of the families had taken advantage of the free school lunch program while they were on welfare, which may reflect lack of information or lack of initial interest in this particular program.

It appears likely that a large proportion of the families in the sample was not aware of the possibility of continued eligibility for benefits after leaving welfare; their high interest level and low utilization suggest that this is true. In addition, comments by the study interviewers indicated widespread ignorance on the part of the respondents of the possibility of receiving such benefits after leaving welfare. These findings indicate the existence of untapped sources of additional income for families seeking to maintain economic independence and that the food stamp, medicaid, and school lunch programs may not be succeeding in informing potential clients of benefit availability.

Housing, Housekeeping, and Child Care

The housing and child care needs of low-income families are important and often controversial public policy issues. The newly independent families were

asked questions about housing, child care, and housekeeping arrangements to focus on potential problems that might affect economic and family stability.

At the time of the initial interview the large majority of families, 72 percent, were living in private, nonsubsidized housing. Twenty-seven percent of those who reported their rents in the initial interview paid less than \$100 per month, 42 percent between \$100 and \$150, 23 percent between \$151 and \$200, and 8 percent more than \$200.⁴

As a group, the families had generally stable residency; 70 percent had lived at their current addresses for over two years, over half of these for more than five years.⁵ While 68 percent of the respondents felt they were living in a good neighborhood and only 21 percent reported plans to move, 40 percent of those living in private housing expressed interest in entering publicly supported housing.⁶ This suggests that rent rather than neighborhood is of greatest concern for these families. There was, however, little evidence of acute housing problems.

Only 27 percent of the families with children under the age of 13 arranged any sort of child care for their children on a regular basis, most of these be-

⁴These rents are considerably lower than the gross rents of all renter-occupied housing units in New York City in 1975: 12% had rents under \$100; 26%, \$100-149; 27%, \$150-199; 35%, \$200 and over. New York City Housing and Development Administration, The Rental Housing Situation in New York City 1975, January 1976, p. 86.

⁵It should be noted that those families that could not be located probably had less stable residency. See Appendix A, "Methodology."

⁶The generally favorable view of neighborhoods among the former welfare families is shared by city dwellers in general. According to the 1973 Annual Housing Survey, 71% of central-city dwellers in the nation rated their neighborhoods as good or excellent places to live. HUD Newsletter, Vol. 7, No. 1, January 5, 1976.

cause of the employment of the mother. Informal arrangements with relatives and babysitters rather than publicly supported day care facilities were the typical forms of child care. Babysitters or relatives accounted for 62 percent of the arrangements with day care or Head Start centers totaling 33 percent.⁷ Only 30 percent of the families with children in child care of any kind indicated that a city agency was involved in these arrangements in any way. Over half of the parents paid less than \$10 a week for child care, 14 percent between \$10 and \$19, and 35 percent \$20 a week or more. There is little evidence from the study data that the availability or cost of child care was a major problem faced by the families in the sample. Only a small fraction of the families with children in care reported that the arrangements had created any problems for either the children or their parents. In addition, among all of the families in the sample child care was mentioned only infrequently as a needed service or existing problem.⁸

In a group of families containing a large proportion of working mothers with limited incomes, a high incidence of problems resulting from the burdens of job and household responsibilities might be anticipated. This was clearly not the case among the sample families. In 70 percent of the households the mother was listed as primarily responsible for general housekeeping; other adults, children, or a combination of persons were responsible in the remaining

⁷The nature of these child care arrangements is apparently not particular to this group of families. According to a Ford Foundation report only an estimated 20% of children whose parents cannot care for them during the day are cared for in formal day care facilities. Arrangements with relatives, neighbors, siblings or community groups are more typical. "Special Report: Who's Minding the Children," Ford Foundation Letter, Vol. 6, No. 7, December 15, 1975.

⁸Child care problems were also given low priority by respondents in a study of welfare recipients who had been declared employable under state welfare regulations. Only 3% of the respondents in that study regarded child care problems as an obstacle to employment and less than 12% of the working women reported difficulties in making child care arrangements for their children. Blanche Bernstein et al., "Obstacles to Employment of Employable Welfare Recipients," Center for New York City Affairs, New School for Social Research, June 1974.

households. While over 40 percent of those responsible for household management were employed, the dual responsibilities were a source of problems for only 16 percent of these families, or for 7 percent of all families interviewed.

Other Problems

The relatively problem-free view of housing, child care, and housekeeping is also evident in other areas. Only 10 percent of the families with children in school indicated that the children were having serious problems; only 9 percent reported legal problems of any kind, and these usually involved civil rather than criminal matters. Health problems are somewhat more prevalent; 15 percent of the respondents reported serious or chronic health problems among the children and 28 percent reported such problems among the adult members of the household. Nineteen percent said that the family was facing other serious problems, most commonly simply not having enough money to make ends meet.

Attitudes Toward Welfare and Independence

The preceding sections have described the former welfare families' recent economic changes and the details of their financial and living arrangements approximately one month after leaving welfare. In order to complete the picture of these families it is also necessary to examine their personal thoughts and feelings about their welfare experiences and about their current situations. This information can also provide the means for exploring the relationship of attitudes to future behavior.

All those interviewed were asked to describe their feelings about welfare as a system and about being on welfare themselves. The responses were categorized as follows:

<u>Feeling About Welfare</u>	<u>The System (Percent)</u>	<u>Personal Experience (Percent)</u>
Positive	40.1	45.5
Mixed	33.4	29.1
Negative	26.5	25.4
Total	100.0	100.0

Forty percent of the respondents expressed positive feelings about welfare as a system; 33 percent held mixed views, referring to welfare as a necessary evil or giving qualified approval in instances of great necessity; while 27 percent were completely negative in their feelings, typically citing poor treatment of recipients by welfare personnel. A larger portion of the respondents--46 percent--expressed positive feelings about being on welfare personally, a reflection of the large number who indicated that they were happy to have found help in a time of need. Twenty-nine percent viewed the experience with ambivalence, often referring to loss of pride, while 25 percent were completely negative, again referring to "harassment" and "hassles" that they had experienced.

Those interviewed were also asked how they felt about being off of welfare, how they assessed their financial situations compared with when they were receiving assistance, and if they anticipated needing welfare in the future. The responses were as follows:

<u>Feeling About Being Off Welfare</u>	<u>Percent</u>
Good	64.6
Bad	18.7
Mixed or indifferent	16.7
Total	100.0

<u>Assessment of Financial Situation Compared With When on Welfare</u>	<u>Percent</u>
Better	51.3
Same	28.1
Worse	20.6
Total	100.0

<u>Anticipation of Return to Welfare</u>	<u>Percent</u>
Yes	25.0
No	45.4
Uncertain	29.6
Total	100.0

While the majority of subjects felt positively about being independent, only half felt that their current economic situation was an improvement over welfare status and 21 percent felt that their financial situation compared unfavorably with when they were receiving assistance. A high degree of financial uncertainty is also indicated. Fewer than half of the subjects were certain that their families would maintain independence from welfare in the future.

Despite the indications of current and anticipated economic difficulties, the majority of the respondents were optimistic about their family's long-range future. Seventy-eight percent felt that the family would have a generally better life in the next five years. Attitudes toward welfare and the future are clearly interrelated. It is not surprising, for example, that the majority of those who felt positively about welfare in general were also positive about their personal experiences on welfare. Similarly, the data indicate that negative feelings about the experience of being on welfare are related to positive feelings about being off welfare.

More interesting relationships are indicated by the interaction of attitudinal and economic variables. Table 21 shows that attitudes about being on welfare are related to the respondent's assessment of the family's economic condition while receiving assistance. Sixty-eight percent of those who expressed positive feelings about their welfare experience felt that their family had sufficient income while it was on welfare compared to only 31 percent of those who felt negatively about receiving assistance.⁹

The relationship between attitudes and perception of economic status is also evident in terms of the respondents' feelings about being off welfare. The data in Table 22 indicate that negative feelings about being off welfare are related to positive views of family income while on welfare. Sixty-eight percent of those who were unhappy about being off welfare viewed their previous welfare income as sufficient compared with 48 percent of those who felt positively or who had mixed feelings. Similarly, positive attitudes toward being independent are related to a positive assessment of the family's current economic situation compared with when they were receiving assistance (Table 23). More than 70 percent of those happy to be without welfare assessed their economic status as improved as compared with only 11 percent and 16 percent, respectively, of those with negative or mixed feelings.

⁹It should also be noted that 60% of those who felt that their family had sufficient income while on welfare had nonwelfare income while they were receiving assistance as compared with 45% of those who felt that their income had been insufficient. This suggests that the assessments of sufficiency are reflections of economic realities, to the extent that the nonwelfare income represents income above the welfare standard received through earning-disregards or non-reported income.

Table 21

Percent Distribution of Respondents
By Assessment of Sufficiency of Income While on Welfare
And Feeling About Being on Welfare

<u>Assessment of Sufficiency of Income While on Welfare</u>	<u>Feeling About Being on Welfare</u>			<u>Total</u>
	<u>Positive</u>	<u>Mixed</u>	<u>Negative</u>	
Sufficient	67.7	45.0	30.7	51.6
Insufficient	32.3	55.0	69.3	48.4
Total Percent	100.0	100.0	100.0	100.0
Total Number	155	100	88	343

Table 22

Percent Distribution of Respondents
By Assessment of Sufficiency of Income While on Welfare
And Feeling About Being Off Welfare

<u>Assessment of Sufficiency of Income While on Welfare</u>	<u>Feeling About Being Off Welfare</u>			<u>Total</u>
	<u>Positive</u>	<u>Mixed</u>	<u>Negative</u>	
Sufficient	47.5	48.2	67.7	51.5
Insufficient	52.5	52.8	32.3	48.5
Total Percent	100.0	100.0	100.0	100.0
Total Number	223	56	65	344

Table 23

Percent Distribution of Respondents
By Assessment of Financial Situation Compared With When on Welfare
And by Feeling About Being Off Welfare

<u>Assessment of Financial Situation Compared With When on Welfare</u>	<u>Feeling About Being Off Welfare</u>			<u>Total</u>
	<u>Positive</u>	<u>Mixed</u>	<u>Negative</u>	
Better	72.4	15.8	10.8	51.3
Same	24.0	57.9	15.4	28.0
Worse	3.6	26.3	73.8	20.7
Total Percent	100.0	100.0	100.0	100.0
Total Number	221	57	65	343

The respondents' assessments of their financial status also are clearly related to their desire for services and their anticipation of future dependency. More than three-quarters of those who did not view their current financial situation as improved expressed a desire for services--typically cash support, food stamps, or medicaid--compared with less than half of those who considered their current situation as better than it was while they were receiving assistance (Table 24). Those who thought that their economic condition had deteriorated were also more inclined to anticipate a return to welfare (Table 25). Sixty-eight percent of this group thought they would need assistance again, compared with 25 percent of the total sample.

The importance of economic factors is also suggested by a comparison of attitudes of respondents with different sources of income. As indicated in the tabulation on page 49, 49 percent of the families obtained all their income from the wages of one worker, 9 percent from the wages of two or more, 21 percent were fully supported by nonwage income, 17 percent had both nonwage income and wages

Table 24

Percent Distribution of Respondents
By Desire for Services and Assessment of Financial Situation
Compared With When on Welfare

<u>Desire for Services</u>	<u>Assessment of Financial Situation</u>			<u>Total</u>
	<u>Better</u>	<u>Same</u>	<u>Worse</u>	
Yes	42.9	72.9	80.3	59.0
No	57.1	27.1	19.7	41.0
Total Percent	100.0	100.0	100.0	100.0
Total Number	177	96	71	344

Table 25

Percent Distribution of Respondents
By Anticipation of Return to Welfare
And Assessment of Financial Situation
Compared With When on Welfare

<u>Anticipation of Return to Welfare</u>	<u>Assessment of Financial Situation Compared With When on Welfare</u>			<u>Total</u>
	<u>Better</u>	<u>Same</u>	<u>Worse</u>	
Yes	6.8	28.1	67.6	25.3
No	65.5	33.3	12.7	45.6
Uncertain	27.7	38.6	19.7	29.1
Total Percent	100.0	100.0	100.0	100.0
Total Number	177	96	71	344

from one or more workers, and 4 percent had no regular sources of income. Analysis of attitudinal variables by these income patterns reveals that respondents in families with workers are more positive about being off welfare than those in families with no workers and are less likely to think they will need welfare again. Those in families with income from two workers are the most positive group. It is not surprising that those who reported no regular income sources are least positive about being off welfare and most likely to anticipate renewed dependence.

No statistically significant differences were found in the attitudes and perceptions described above for intact or female-headed families or for households of different sizes. However, some significant differences among ethnic groups were evident. A larger proportion of Hispanics than of other groups hold positive views toward welfare as a system. Hispanics are also more inclined to view their income while on welfare as sufficient and are more negative about being off welfare. Similarly, a larger proportion anticipate needing welfare in the future.

V

THE FAMILIES SIX MONTHS AFTER LEAVING WELFARE

The second round of interviews in this study provides comparative data on the economic and family situations of the newly independent families approximately six months after their welfare cases had been closed.

The Extent of Recurring Dependency

The vast majority of the families, in fact, had maintained independence during this six-month period. Of the total number of families in the sample only 17 percent were found to have returned to welfare within six months of closing.¹ The sequence in which these reopenings occurred is shown in the tabulation below.

Sequence of Reopening of Welfare Cases of Study Families

	<u>No.</u>	<u>Pct.</u>
<u>Reopened Before First Interview</u>		
Spurious closings	15	22.7
Nonspurious closings	15	22.7
Subtotal	30	45.4
<u>Reopened Between First and Second Interviews</u>		
Within 3 months of closing	20	30.3
3-5 months of closing	11	16.7
More than 5 months after closing	2	3.0
Not determinable	3	4.5
Subtotal	36	54.5
Total	66	100.0

¹This percentage is based on a total of 384 appropriate first-round interviews. Fifty-four respondents in the initial group of interviews could not be reinterviewed (see Appendix A, "Methodology"). Their welfare status after six months is, therefore, not determinable. They are, however, included in the total on which the 17% is based. If they are excluded the percentage of reopenings is increased to 20%.

According to HRA reports for the first three quarters of 1974, 39% of the case closings during this period reopened within 12 months of closing. Of these cases,

As indicated, 45 percent of the reopenings had occurred before the initial interview, that is, within approximately one month after closing; 30 percent reopened within three months of closing, 17 percent from three to five months after closing, and only three percent after five months of independence. While the total numbers involved are small and the times between closing and reopening are estimates,² the overall pattern clearly conforms to analysis of the varying rates of reopenings by the Rand Institute, which has shown that the highest rates of reopening occur soon after closing.³ The rapid reopening of cases closed in error, or "spurious closings," documented by Rand, is also reflected in the study data. Half of those families that had returned to welfare before the initial interview reported that their welfare cases had been closed in error. These rapidly reopened cases represent all but two of the apparently "spurious" closings in this sample.⁴

the highest proportion, 50%, was for cases closed for administrative reasons, and the lowest, 23%, was for employment-related reasons; 29% of all other closings reopened within the 12-month period. "The Welfare Case Turnover Reports," January-March 1975, April-June 1975, and July-September 1975, City of New York, Human Resources Administration, Office of Policy Research.

While exact comparisons are not possible, the six-month reopening figure of 17% for this sample appears reasonable when compared with official data on reopenings for all employment-related closings within one year. The comparison is reasonable since the latter constitute the only clearly "need-related" category in the published data, and employment accounted for nearly half of the closings in the study sample.

²The estimates of times from closing to reopening were based on the date of closing listed on the DRAT and the date of reopening reported by the respondents in the second interview.

³C. Peter Rydell et al., Welfare Caseload Dynamics in New York City, Summary and Chapter V.

⁴The detailed data show that two of the families returning to welfare at a later time had no means of support when their cases closed and should probably have been receiving some form of assistance.

The Families Back on Welfare

Families that had returned to welfare before the initial interview were not included in the followup sample because they were not considered to reflect situations of meaningful economic independence. The following data refer to those families that were independent at the time of the initial interview but had returned to welfare at some point before the second interview, approximately six months after closing. These 36 families represent 12 percent of the families interviewed six months after closing.

The majority of the families that had returned to welfare were not wholly dependent on their welfare benefits at the time of the second interview. Thirty-three percent had income from one or more employed persons in the household, and 28 percent had nonwage income, typically social security or unemployment insurance benefits. The reasons given for returning to welfare are listed below.

<u>Reasons for Returning to Welfare</u>	<u>Percent</u>
Employment problems	33.3
Insufficient income	33.3
Spouse left	16.7
Other financial changes	8.3
Other problems	8.3
Total	100.0

Employment problems and the departure of a spouse are two of the most important reasons given for returning to welfare, accounting for 33 and 17 percent of reopenings, respectively.⁵ These reasons were also the most important ones

⁵Of the fifteen nonspurious closings that were reopened before the initial interview, nine were because of a job loss, three because of the departure of a spouse, two because of insufficient income, and one because of increased expenses. Seven of these rapid reopenings had been closed initially because of marriage or the return of a spouse, four because of employment, and the remaining four for other reasons, including the receipt of other benefits and because welfare was "not worth the hassle."

for needing welfare among all families in the initial sample (see Table 18, page 33). All of the employment-related reopenings occurred as a result of a job loss, typically because of layoffs or budget cuts at the place of employment, with one exception in which earnings had decreased because less work was available. Seventy-three percent of the job problems occurred in relation to jobs held by fathers with the remaining problems affecting working mothers. More than 80 percent of the respondents who had returned to welfare because of employment problems indicated that they were looking for a new job at the time of the second interview.

General conflict between husband and wife was the stated reason for half of the families that returned to welfare because of a spouse's departure; in the other 50 percent the husband's bad behavior had caused the break. In contrast to the general optimism expressed by respondents when cases were closed because of family re-formation (see page 45), only one of these persons thought that the family might reunite in the future.

Thirty-three percent of the families returned to welfare because of insufficient income to cover expenses. The respondents in these families did not indicate any specific reversals or changes in their economic situations. In their words they were just "not making it" and had gone to welfare for assistance. Half of these families had gone off welfare previously because of employment or family formation or re-formation, while the cases of the remaining families in this group had closed because of benefits, support payments, or other reasons. It is probable that this group contains a large proportion of families that had initiated their case closings in a personal effort to become independent but who,

subsequently, found their economic status unviable.

The families that returned to welfare because of other financial changes included one in which support payments had stopped when the absent parent lost his job and in which an employed child had left the household; one in which social security benefits had been terminated; and one family that had assumed responsibility for nephews after the death of their parents. Of the three remaining reopenings because of "other problems," one woman had requested that her case be closed when she moved out of town; her plans had been unsuccessful and she returned to New York City and welfare. Another in this group had left welfare when her child passed the allowable age for benefits, and the third because of the anticipated receipt of social security benefits. Neither of these latter families had other means of support and apparently experienced "spurious closings" before their return to welfare.

Among all the families that returned to welfare, close to half of the reasons for needing assistance may be considered the "reverse" or "mirror image" of the reasons for their leaving welfare six months previously. The relationship is particularly strong for those who returned to welfare because of employment problems. Over 80 percent of these families had left welfare because of improvements in their employment situations.

The low level of utilization of inkind benefits, documented by data from the initial interviews, was maintained by the families in the interval between closing and reopening. This finding is somewhat surprising in light of the expression at the first interview of the desire for these benefits. During the period between leaving and returning to welfare only 33 percent of the families had received food stamps or medicaid benefits to supplement their incomes. None of the families had utilized the free school lunch program. It is especially

noteworthy that more than half of the families that returned to welfare because of insufficient income rather than specific economic reversals had not used any inkind benefit before their return. While it is not possible to determine whether the use of inkind benefits could have prevented or delayed renewed dependence for this group or other families back on welfare, their low level of utilization reinforces the conclusion that such programs are not reaching an important eligible population.

The Independent Families

The picture of the group of 264 families that remained independent for six months is one of general stability marked by a degree of economic uncertainty. The reasons for these families leaving welfare closely parallel the closing reasons of the entire original sample (see page 31). Employment and family formation or re-formation were the most important closing reasons, with the receipt of benefits or support payments and the departure from the household of children or their exceeding the age of eligibility being the remaining major categories.⁶ The data from the second interview provide an updated picture of these closing reasons.

During a period of high unemployment the independent families experienced a surprisingly high level of job stability and salary advancement.⁷ Six months after closing more than 90 percent of the respondents in this group who had left welfare because of employment were still at their jobs; 38 percent of these individuals reported that they had, in fact, advanced since the first interview--typically, had received a raise in pay. More than half of these workers expected

⁶The distribution of the original closing reasons for the independent families is as follows: employment, 45.8%; family formation, 18.6%; receipt of benefits, 15.2%; age or departure of child, 6.4%; support payments, 4.2%; other or combinations, 9.8%.

⁷During the period of second-round interviewing, March-September 1975, the unemployment rate in New York City was over 10% of the resident labor force.

to remain at their jobs indefinitely. However, some problems were evident; 28 percent of the workers reported difficulties on the job, primarily job insecurity or inadequate pay, and only three of the ten respondents who had left their places of employment since the first interview had found other jobs. The others were being supported by unemployment insurance or other benefits, other workers in the family, or a combination of sources.

All but four of the families that left welfare after the return of a spouse or marriage were still together at the time of the second interview. Thirteen percent of the families that remained together reported experiencing serious problems, usually financial rather than personal. None of the respondents whose spouse had left since the first interview felt that the family would be reunited. Three of these families reported managing with earnings of others in the family or a combination of sources, while one family reported not being able to manage at all.

Eighty-three percent of the families that left welfare because of the receipt of other benefits were still receiving their benefits, and the majority expected to do so indefinitely. Most of the respondents whose benefits had stopped had been receiving unemployment insurance but subsequently had returned to work. All of the families that left welfare because of the receipt of support payments from an absent parent were still receiving these payments, and only one expressed uncertainty about their continuation. None of the dependent children who had left the families had returned, and only one child who had exceeded the age of eligibility remained with his family.

Economic difficulties among the independent families are indicated by the fact that about 10 percent of this group had reapplied for welfare at some point after the first interview, over half of these because they felt that their in-

come was insufficient, with the remainder reapplying to compensate for specific income losses. Five families had, in fact, received assistance for a brief period between the two interviews; 16 of the applications had been denied, and 6 applications were pending at the time of the second interview.⁸

The respondents' assessments of their economic status reflect both positive views and economic uncertainty. While 34 percent thought that their family's financial situation had improved in the six months following closing and 48 percent that it had remained the same, 17 percent thought that their financial situation had, in fact, deteriorated. More than half of the independent families considered their financial situation to be an improvement over welfare. Twenty-nine percent, however, thought that independence had not brought them economic gains, and 14 percent thought that the family was actually worse off than when it was receiving assistance. The likelihood of renewed dependence also was considered by more than half of the independent families. Seventeen percent of the respondents thought that the family would need welfare in the future, and 35 percent were uncertain about their continued independence.⁹

Comparison of Dependent and Independent Families

The preceding sections have described the events that transpired during the six months after the termination of welfare status for two groups of families. Half of the smaller group of 36 families that had returned to welfare had experienced job losses or family dissolution and one-third, while unable to maintain

⁸The five families on welfare for a brief period between interviews are not included in the number of reopened cases, 17% of the total sample (page 63).

⁹Not surprisingly, a significant relationship was found between the number of workers in the family and assessment of financial situations. Families with more than one employed member were more positive in their assessments of financial progress in the previous six months and of the financial situation compared with welfare. Although the same relationship was indicated in the comparison of feelings about the need for welfare in the future, the differences were not statistically significant.

independence, had experienced no such major changes. The larger independent group of 264 families experienced relative economic and family stability.¹⁰

To explore the question of recurring dependency more fully, it is necessary to see what distinguishes these two groups of families from each other besides the experiences described above. For this purpose data from the first series of interviews were cross-tabulated by the welfare status of the families at the time of the second interview. Thus, we are able to compare the dependent and independent families on the basis of various life-cycle and socioeconomic characteristics, their welfare experiences, and their attitudes toward these experiences.

The results of this analysis indicate a high degree of similarity in the basic life-cycle and socioeconomic characteristics of the two groups of families. As indicated in Table 26, no statistically significant differences were found in the proportion of intact or female-headed households for the dependent or independent families. Comparisons in Tables 27 and 28 also show only insignificant differences in the numbers of children and household size of the families. Similarly, the ethnic composition of the dependent and independent groups did not differ markedly (Table 29). More detailed analyses of family type, size, and ethnicity also failed to reveal significant differences. In short, no evidence was found to indicate that any one subset of families in the sample of need-related closings was most likely to return to welfare.

¹⁰In light of this overall stability, it is not surprising that the data describing all families in the sample six months after closing are quite similar to data describing all families one month after closing. Household size remains almost identical to that of the original sample; in both cases, about 70% of the households contain no more than four persons; about 75% of the families contain at least one worker. However, there was some increase in the proportion with two or more workers. There was also little change in the expressed desire for services and in attitudes toward welfare. Some decline in optimism about the future was indicated in the group six months after closing.

Table 26

Percent Distribution of Families
By Family Type at First Interview
And Welfare Status at Second Interview

<u>Family Type</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Single-parent	42.9	54.9
Intact	57.1	45.1
Total Percent	100.0	100.0
Total Number	35	257

Table 27

Percent Distribution of Families
By Number of Children at Home at First Interview
And Welfare Status at Second Interview

<u>Number of Children at Home</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
One	27.8	27.6
Two	22.2	32.6
Three	22.2	20.5
Four	13.9	10.6
Five or more	13.9	8.7
Total Percent	100.0	100.0
Total Number	36	254

Table 28

Percent Distribution of Families
By Household Size at First Interview
And Welfare Status at Second Interview

<u>Household Size</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
One or two	8.6	16.7
Three	28.5	27.7
Four	22.9	26.1
Five	17.1	11.7
Six or more	22.9	17.8
Total Percent	100.0	100.0
Total Number	35	264

Table 29

Percent Distribution of Families
By Ethnic Group and
By Welfare Status at Second Interview

<u>Ethnic Group</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Black	36.1	50.8
Hispanic	50.0	33.7
White and other	13.9	15.5
Total Percent	100.0	100.0
Total Number	36	264

The characteristics of the parents in these two groups of families were also analyzed.¹¹ Again, similarities are more striking than differences. No significant differences emerged with regard to the ages of the mothers or fathers of families back on or independent of welfare. The data on the work histories of the two groups of fathers and mothers were also similar, as were the educational backgrounds of the fathers. Statistically significant differences exist only for the educational levels of the mothers, with more mothers among independent families having more education. This difference, however, is clearly an anomaly in a generally consistent picture of the families and adults.

The preceding data indicate that it is necessary to look beyond family characteristics for factors affecting dependency. One area in which relationships might be expected is previous welfare history. But again, no significant differences were found. Neither the number of times on welfare nor the total length of time on welfare in the past seemed to be related to whether or not a family had returned to public assistance. The distributions of the reasons for the original closing of the welfare cases were also very similar for the two groups. Put another way, data from this analysis indicate that no type of need-related closing was more likely to be reopened than any other.

It seemed possible that the families that returned to welfare would have experienced greater family problems. But, on analysis, this was not the case. There was no evidence that families back on welfare experienced exceptional child-care difficulties, and none of these families reported housekeeping problems at the initial interview. Similarly, relative to families that remained independent, the families that returned to welfare did not report a dispropor-

¹¹Tabulations comparing the independent and dependent families that are not presented in this section of the report are provided for the reader's examination in Appendix B.

tionate share of school problems among their children or health problems among either the children or adults.¹²

Only one difference between the two groups of families emerges from the series of questions on problems. Over 40 percent of the group that returned to welfare indicated the presence of problems other than child care, housekeeping, school behavior, and health, compared with 18 percent of the group that maintained independence. These "other" problems were typically financial, indicating that the families returning to welfare already were experiencing a greater degree of financial stress at the time of the initial interview. This stress is also indicated by the significantly larger proportion of families in the group that returned to welfare that expressed the desire for services such as food stamps, medicaid, or cash supplements, at the time of the initial interview--83 percent compared with 57 percent of the families that remained independent.

Some differences between the two groups of families are suggested also by analysis of data on all sources of income at the time of the initial interview. The group that maintained independence from welfare had a relatively larger proportion of families with more than one worker, a larger proportion of families with workers as well as nonwage income, and a smaller proportion with no regular sources of income than the group that returned to welfare. Although the analysis is limited by the small number of respondents in the dependent group and the complexity of the tabulation, these differences do suggest that the families that returned to welfare had an initially weaker economic base than those that remained independent.

¹²A larger proportion of the families that returned to welfare had reported legal problems, but the total volume of legal problems was so small that no clear relationships can be drawn from these data.

The most striking differences between the families that returned to welfare and those that maintained independence appear in the answers to the series of questions dealing with attitudes toward welfare and perceptions of their personal economic situations at the time of the initial interview. Comparisons of the responses to these questions are shown in Tables 30-36. The data reveal significantly more positive attitudes toward welfare in general at the initial interview among families that returned to welfare six months later. Attitudes toward the personal experience of being on welfare also are more positive, although the differences are not statistically significant (Tables 30-31). The data also indicate that three-quarters of the families that returned to welfare thought that their income while on welfare had been sufficient, compared with fewer than half of those who remained independent. Similarly, those who returned to welfare gave a far less favorable assessment of their financial situation following case-closing relative to when they were on welfare. Thirty-nine percent of this group thought their situations had deteriorated, compared with only 17 percent of those who remained independent (Tables 32-33).

In light of these differences it is not surprising that those who eventually returned to welfare were far less positive about being off welfare at the time of the first interview. Forty-two percent felt negatively and 33 percent positively about being off welfare initially compared with 15 and 69 percent, respectively, among the group that did not return. Striking differences are also seen between the two groups with respect to their anticipated return to welfare--72 percent of those who did return to welfare predicted their return compared with only 19 percent of those who remained independent. Families that returned to welfare were clearly less optimistic about the future: 55 percent of these respondents thought that their family's future would improve in the next five years compared with 80 percent of those who remained independent (Tables 34-36).

Table 30

Percent Distribution of Respondents
By Feelings at First Interview Toward Welfare in General
And Welfare Status at Second Interview

<u>Feelings Toward Welfare in General</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Positive	61.1	37.5
Mixed	22.2	33.2
Negative	16.7	29.3
Total Percent	100.0	100.0
Total Number	36	259

Table 31

Percent Distribution of Respondents
By Feelings at First Interview About Being on Welfare
And Welfare Status at Second Interview

<u>Feelings About Being on Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Positive	58.3	44.6
Mixed	30.6	27.5
Negative	11.1	27.9
Total Percent	100.0	100.0
Total Number	36	258

Table 32

Percent Distribution of Respondents
By Assessment at First Interview of Sufficiency of Income
While on Welfare and Welfare Status at Second Interview

Assessment of Sufficiency of Income While <u>on Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Sufficient	75.0	48.1
Insufficient	25.0	51.9
Total Percent	100.0	100.0
Total Number	36	258

Table 33

Percent Distribution of Respondents
By Assessment at First Interview of Financial Situation
Compared With When on Welfare and Welfare Status at Second Interview

Assessment of Financial Situation Compared with <u>When on Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Better	27.8	55.6
Same	33.3	27.6
Worse	38.9	16.7
Total Percent	100.0	100.0
Total Number	36	257

Previous sections of this report have explored the interrelationship of attitudes and perceptions of economic status. These relationships are reflected in the differences detailed in this section. Families that return to welfare view welfare in a more favorable light than those that remain independent. This attitude is related to a positive assessment of the relative economic benefits available through welfare status. There is also evidence that the families that returned to welfare did, in fact, face independence from an initially weaker economic base. Together, these data suggest that economic insecurity contributes to a more favorable view of welfare and that the combined impact of these two factors may be related to recurring dependency.

Table 34

Percent Distribution of Respondents
By Feeling at First Interview About Being off Welfare
And Welfare Status at Second Interview

<u>Feeling About Being off Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Positive	33.3	69.0
Mixed	25.0	16.3
Negative	41.7	14.7
Total Percent	100.0	100.0
Total Number	36	258

Table 35

Percent Distribution of Respondents
By Anticipation at First Interview of Return to Welfare
And Welfare Status at Second Interview

<u>Anticipation of Return to Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	72.2	18.5
No	16.7	49.5
Uncertain	11.1	32.0
Total Percent	100.0	100.0
Total Number	36	259

Table 36

Percent Distribution of Respondents
By Thoughts About Family's Future at First Interview
And Welfare Status at Second Interview

<u>Thoughts About Future</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Better	55.6	79.7
Not better	44.4	20.3
Total Percent	100.0	100.0
Total Number	36	261

VI

SUMMARY AND POLICY IMPLICATIONS

This study has focused on families that leave welfare because of changes in their economic situations. The movement of such families off of welfare and the subsequent return to welfare of a portion of them are part of the complex dynamics of the welfare caseload in New York City.

Summary

Several characteristics of the families in the study sample distinguish this group from the open welfare caseload and provide indications of the relative economic strength of the sample group. The most striking difference is the presence of two parents among the former welfare recipients; 45 percent of the sample families contained both a mother and a father compared with only 14 percent of all families in the open caseload. A smaller proportion of former welfare families have children in the youngest age groups. The mothers and fathers in the former welfare families are clearly better educated than mothers and fathers in the open caseload. The mothers in the study sample also have longer work histories than their counterparts among current recipients. The implications of these differences are clear. The former welfare families have more freedom from the responsibilities of caring for young children. The adults in the sample are far better equipped to compete for jobs. Most important, more of the families that have left welfare have the economic advantage of a father present in the home. The families in the study sample are an economically stronger group.

The study data underline the importance of employment and family structure to both dependence and independence. Unemployment and family breakup were the primary reasons for the sample families needing welfare initially. Conversely,

improvements in employment, through new or better jobs, accounted for 48 percent of the reasons given for leaving welfare, and the return of a spouse or a new marriage for 17 percent of the reasons. In addition, the study reveals that the formation of an intact family was a probable factor in more than one-third of the case closings and may, in fact, be a precondition for other positive economic changes.

The receipt of benefits, such as social security or unemployment insurance, accounted for 15 percent of the stated closing reasons, with most of these closings resulting from new rather than increased benefits. A large portion of these families had been on welfare for only short periods of time, suggesting that families may turn to welfare before seeking other benefits or that they may need welfare until eligibility for other benefits can be established and payments can be received. While only four percent of the families in the sample left welfare because of the receipt of support payments, the fact that 80 percent of the payments resulted from court orders suggests that financial support from an absent parent is likely to be a factor in case closings only if legal sanctions are invoked.

The study revealed a surprisingly low level of utilization of food stamps, medicaid, and free school lunches by the newly independent families in combination with a high level of expressed interest in such programs. The low utilization of food stamps--only 11 percent of the families at the time of the first interview--is particularly striking in light of the program's intended usefulness to the working poor. It appears that a large portion of the families in the sample simply were not aware of the possibility of continued eligibility for these benefits after leaving welfare and that the potential sources of income supplementation were not being tapped.

In contrast, unmet needs for other social services are less apparent. Only a small proportion of families reported school problems among children, or legal, health, or housekeeping difficulties. This relatively problem-free picture is, of course, the perception of the respondents and may not reflect the true extent of difficulties. It can only be said that such problems did not appear to threaten the continued independence of these families. Of particular interest is the relative unimportance of day care programs to the families. Only 27 percent had children in regular child care arrangements; typically, these families relied on babysitters or relatives rather than day care or Head Start centers. There was no evidence that child care arrangements presented serious problems for this group of families.

Within six months of leaving welfare 17 percent of the families had returned to public assistance. Interviews with those families that returned to welfare after the first interview underscore the impact of unemployment and family breakup on independence. One-third of the case reopenings resulted from employment problems and 17 percent from the departure of a spouse. Another third of the respondents did not indicate any specific changes in their economic situations. They simply were "not making it."

Comparisons of the dependent and independent families indicate a high degree of correspondence between the demographic and family characteristics of the two groups. There is no evidence that any one type or size of family of any particular race or ethnic group is most likely to return to welfare. The welfare histories of the families are also similar. It appears that no one category of need-related closing is more likely to be reopened than any other. Analysis of the problems reported by the families indicates that those that returned to welfare had not experienced a disproportionate share of child care, housekeeping, school, or health problems. In short, no evidence was found to indicate that any

of the above factors contributes to recurring dependency.

There is evidence, however, that the families that returned to welfare did experience greater financial difficulties initially than did the group that remained independent. At the first interview, a greater proportion of the families that later returned to welfare cited financial problems and expressed a need for benefits such as food stamps. This "dependent" group also had an initially weaker economic base--a smaller proportion of families with more than one worker, a smaller proportion with income from both workers and nonwage sources, and a larger proportion with no regular sources of income. The strongest differences between the two groups of families, however, were in the expressions of their initial attitudes toward welfare and the perceptions of their respective economic statuses. At the initial interview, those who later returned to welfare had a much more positive view of welfare and the sufficiency of their income while on welfare. They offered far less favorable assessments of their financial situations after their cases were closed and were less positive about being off welfare. A far greater proportion of those who returned to welfare than of those who remained independent anticipated their return at the first interview. In sum, these findings suggest that economic insecurity contributes to a more favorable view of welfare and that the combined impact of these two factors may be related to recurring dependency.

Policy Implications

The findings of this study have general social implications as well as specific importance for the planning and administration of public-assistance programs. The relatively high educational levels of the mothers and fathers of the former welfare families underscore the importance of education to economic progress. Most significant, the presence of the father appears to be a crucial factor in independence along with the ever-present issue of employment opportunity.

Although none of these concerns are new, their importance cannot be over-emphasized. The availability of jobs clearly affects both the occurrence and recurrence of dependency. Employment must be a priority of national and local economic policy. If economic independence is to be maximized, however, expanded employment must be accompanied by efforts to improve the educational attainment and employment skills of minority youth and young adults.¹ The need for clearly directed efforts in this area was strongly stated in a recent study conducted by the Conservation of Human Resources Project at Columbia University.

For the younger age groups, who constitute the largest proportion of new accessions to the welfare caseload, the challenge is to establish early a lifetime pattern of self-support. The current dysfunction for many youths of the local high-school education is reflected in their high unemployment rate even in times of economic expansion. There is a need to forge stronger links between school and employers to prevent the mismatch between skills and employment requirements that characterizes many of the older members of welfare families.²

Finally, there must be continued interest in the formation or re-formation of intact families, since the presence of both parents is a key element of economic strength. Data from the Current Population Survey clearly illustrate this importance. In 1973 the median income for all intact families in New York City was \$12,480, while the figure for female-headed families was only \$5,379.³ The economic advantage of the stable, intact family and the negative economic impact

¹The relatively low levels of educational achievement of minority youths and their subsequent disadvantage in the labor market are well-documented phenomena. See, for example, James S. Coleman et al., Equality of Educational Opportunity, National Center for Educational Statistics, 1966; Bernard Goldstein, Low Income Youths in Urban Areas, New York: Holt, Rinehart and Winston, Inc., 1967; A. Harry Passow et al., Education of the Disadvantaged, New York: Holt, Rinehart and Winston, Inc., 1967; The Job Crisis for Black Youth, Report of the Twentieth Century Fund Task Force on Employment Problems of Black Youth, New York: Praeger Publishers, 1971.

²Miriam Ostow and Anna B. Dutka, Work and Welfare in New York City, Baltimore: The Johns Hopkins University Press, 1975, pp. 80-81.

³Arley Bondarin, New York City's Population--1974, Center for New York City Affairs, New School for Social Research, April 1976, p. 40.

on women, in particular, of the change from married to unmarried status have also been reconfirmed in the seventh year of a national study conducted by the Institute for Social Research. Its authors put the facts simply: "Quantitatively, the family is still the principal income maintenance program."⁴

While these issues are highly complex, our study points to specific areas where some progress could be made. With respect to employment, the study has shown that in families that leave welfare because of new or better jobs the wage earners usually find jobs on their own. Generally they are neither required to seek work nor assisted in their search by public programs. Thus, it seems that comprehensive efforts to stimulate employment would have a greater impact on welfare case closings than would publicly administered training and placement programs. To the extent that such programs are continued, however, they should focus on those families with maximum potential for independence, that is, families with relatively few young children and with adults with high-school educations or more.

One example of the type of program that could capitalize on the self-motivation evidenced by this most employable group is the Intensive Manpower Services Component currently being developed for WIN registrants. This program is designed to help "job-ready" individuals, or those needing minimum employment services, with their job-searching skills. The program is designed to provide intensive work over a period generally no longer than six weeks in techniques for seeking out job openings, making contacts with potential employers, and handling job interviews. While this type of program cannot solve the major problem of employing welfare recipients, it is an approach worthy of consideration.

⁴G.J. Duncan and J.N. Morgan, eds., Five Thousand American Families--Patterns of Economic Progress, Vol. IV, Institute for Social Research, University of Michigan, Ann Arbor, Mich., 1976, p. 19.

Encouraging family formation and discouraging family breakup is a particularly difficult area that is not easily influenced directly by public policy. Some progress might be made, however, by equalizing the public-assistance benefits available for intact families, since, currently, these are well below those available to families with only one parent. To the extent that this equalization would encourage families to stay together, benefit payments would be reduced by the addition of the incomes of working fathers. The presence of both parents would also increase the likelihood of the family's becoming independent of welfare in the future. This recommendation has been made in numerous studies of the welfare system in New York City and elsewhere.⁵ The significance of the intact family revealed in this study reaffirms its importance.

The evidence of the formation or re-formation of intact families that is not explained by the respondents' stated closing reasons suggests an additional area of concern to welfare program administrators. To the extent that the apparent discrepancies between welfare category and family structure reflect the unreported presence of spouses, there should be efforts to clarify the eligibility and benefit levels of these families according to current program regulations.

The findings on case closings following the receipt of other benefits suggests that families may turn to welfare before seeking other benefits or until eligibility for these benefits can be established and payments begun. The fact that other benefits accounted for a sizeable portion of the closings in the sample--15 percent of the total--indicates that replacing welfare with other

⁵See, in particular, papers in the series, Studies in Public Welfare, Subcommittee on Fiscal Policy of the Joint Economic Committee, Congress of the United States, 1972-1975, U.S. Government Printing Office; Blanche Bernstein and William Meezan, The Impact of Welfare on Family Stability; and G.J. Duncan and J.N. Morgan, eds., Five Thousand American Families--Patterns of Economic Progress, Vol. IV.

benefits could have a sizeable impact on the total outlay for assistance payments. While the Department of Social Services currently attempts to uncover the unreported receipt of other benefits, such as unemployment insurance, through the computerized matching of welfare recipients with names on other program rolls, consideration should be given to placing greater emphasis on potential eligibility for such benefits at the time of the initial application for welfare. If an applicant does appear to be eligible for other benefits, he or she could then be assisted in applying for the benefit and, if necessary, given emergency welfare assistance until it is received.

The receipt of support payments from absent parents accounted for only four percent of the closings in this sample; almost all of these payments resulted from court orders. It appears that legal sanctions must be invoked if support payments are to play an important role in helping families to move off of welfare. The creation of the Parent Locator Service within the Department of Health, Education and Welfare recognizes this necessity. The primary focus of this program, which will attempt to locate parents who have deserted their families and assure payment of legally mandated, support payments, will be on the AFDC caseload.

The Office of Child Support Enforcement of the New York State Department of Social Services is responsible for this state's effort regarding welfare recipients, and the Bureau of Child Support within the Human Resources Administration is responsible for the program in New York City. This program can have considerable impact on assistance payments, since desertion by a parent is a prime cause of dependency. Efforts should be made to insure adequate staffing of the program, despite the fiscal crisis in the city and state, and to encourage cooperation among the many organizations and agencies involved in the process of effecting support payments. This program should also be carefully monitored and eval-

uated so that the impact of these efforts can be adequately assessed.

This study has revealed a surprisingly low level of utilization of in-kind benefits by the newly independent families and their apparent lack of knowledge about possible eligibility after leaving welfare. The Human Resources Administration has recognized this deficiency and early in 1976 began sending out notices to all families whose welfare cases were being closed, informing them that they might still be eligible for food stamps and medicaid if they filed new applications. Such steps to inform potentially eligible families about these benefits must be made, in spite of state and federal efforts to reduce the scope of these programs.

While the new notices are clearly a step in the right direction, more extensive followup efforts with families whose cases are closed because of changes in need should be considered. While need-related closings are clearly a minority among all case closings, this study has shown that they represent many families that are making efforts to maintain their independence. Since these families can be identified by closing records, they could be sent followup letters reminding them of their eligibility for such benefits as food stamps and explaining their value. These families could also be advised of the availability of counseling and other social services if family problems should arise.

The comparison of the families that were independent six months after case closing with those that returned to welfare reveals a general similarity of characteristics. While the small number of families in the dependent group places limits on the conclusions that can be drawn from this comparison, it can be said that the characteristics of the families do not provide clues for structuring specific policies to prevent recurring dependency. The factors involved in dependency--unemployment and family breakup--reappear as important causes of its recurrence.

The individuals who returned to welfare were distinguished, however, by their more favorable attitudes toward welfare and more positive assessments of the relative economic advantages of their welfare status. These views reflect the persistent problem of the potential lack of incentive to maintain independence created by the availability of relatively high welfare benefits in conjunction with limited economic opportunity. Job-creation programs and improved employment opportunities for members of minority groups could help in these areas. Both are issues in need of continuing national policy attention.

APPENDIX A

Methodology

The goal of this study is to improve understanding of the causes of recurring dependency among families that are able to leave welfare because of changes in their economic situations. Thus, excluded from this analysis are all individuals and childless couples regardless of the reasons their welfare cases were closed, and families whose welfare cases were closed for non-economic reasons, such as failure to comply with administrative regulations. The sample universe, therefore, consisted of need-related closings of families that had received assistance in the AFDC, AFDC-U, and HR categories.

The Sample Design

Data for this study were derived from a panel design involving two groups of face-to-face interviews with members of families that had stopped receiving welfare because of changes in their economic situations. The first group of 354 interviews took place within a month of the date of case closing. Three hundred of these families were reinterviewed approximately six months after closing.

Because the survey covered a six-month period, the sample was selected on a similar basis with approximately one-sixth of the sample chosen for each month of study. Since each family was interviewed twice, interviewing extended slightly beyond one year, from August 1974 to September 1975. This approach allowed for the elimination of seasonal biases and the accumulation of historical data for each family interviewed.

The sample design was developed by Dr. David Valinsky, Chairman of the Department of Statistics of Baruch College of the City University of New York. To assure representativeness and reliability of the data, a replicated probability sample was used, which consisted of four stratified, matched samples

selected at random from the universe of need-related closings.

The first step in selecting the sample was the definition of the universe. This was done by compiling data on the volume of AFDC, AFDC-U, and HR family case closings for each of 48 welfare centers in New York City for the period January 1973-November 1973, the latest data available when the sample was designed.¹ Average monthly closings in AFDC and AFDC-U cases were computed to determine the probability of selection in the sample. Since available data do not differentiate closings of HR family from nonfamily cases, and since 90 percent of HR cases are not families, HR closings were omitted for this purpose.

The welfare centers were then stratified by the ethnic characteristics of the population they serve and by the borough in which each center is located to insure that all segments of the universe would be represented. The ethnic stratification was based on estimates by HRA staff since detailed data on ethnicity by welfare center are not available.

The total frame from which the sample was drawn consisted of an average of approximately 2,400 closings per month. These closings were divided into six equal segments or "thin zones." Four welfare centers were then selected at random within each of these zones. Thus, the sample consists of four subsamples or replicates each containing six welfare centers, a total of 24 sampling points. Within each subsample a center was randomly assigned a month during which it would be sampled and an order for sampling was also randomly assigned.

A uniform procedure was followed for selecting cases for interviewing within each welfare center. Names and addresses were obtained from each center's

¹Eight centers were excluded because they do not handle family cases. Staten Island was excluded for administrative reasons.

file of Daily Record of Actions Taken (DRAT) on which all actions taken in the center are listed. These records include changes in case composition and case openings and transfers to other welfare categories as well as case closings. Included on the DRAT are the name, address, welfare category, and type of action taken for each case. Each closing is assigned a closing code indicating the reason for closing. The code is assigned by the Income Maintenance Specialist who handles the closing. The code is supposed to reflect "...that reason which had the greatest effect in causing the case to be closed."² Department of Social Services regulations list 50 closing codes. From these, 27 were determined to be relevant to this study. These codes and the closing reasons they designate are shown in the list on the following page.

Excluded from this list are such codes as those designating that the client refused to comply with departmental policies (codes 51-57) or that the client had moved or could not be contacted (codes 87-89).

It was anticipated that 21 interviews would be completed from each of 24 centers bringing the total yield of first-round interviews to approximately 500. The original sampling design called for recording the names, addresses, and closing codes of all appropriate closings contained in the DRATs for the four-week period prior to the day of sampling in each center. From this list 21 names could be selected at random for interviewing. These would be replaced as necessary in a similarly random manner.

Early field experience necessitated modifications in this design. It was soon found that the procedure of assigning 21 names and replacing each individually as inability to interview was determined created serious logistical problems. The interviewers soon found families difficult to locate, and the

²Department of Social Services, "Handbook for Public Assistance," Revised, April 1971, p. 29 (current edition at the time of the study).

Closing Codes Included in Sample

<u>Code</u>	<u>Applicable Type of Assistance</u>	<u>Reason for Closing</u>
02	AFDC	Employment or increased earnings of father
03	AFDC	Employment or increased earnings of mother
04	HR	Employment or increased earnings of person in home
05	All	Employment or increased earnings of other person in home
06	AFDC, AFDC-U	Employment or increased earnings of dependent child
08-09	AFDC-U	Parent returned to former employment
10-11	AFDC-U	Parent obtained employment through NYSES
12-13	AFDC-U	Parent obtained employment through other referral
14	AFDC	Absent parent returned
15	AFDC	Marriage of parent
16	AFDC	Receipt of or increase in support from father
17	All	Receipt of or increase in support from father or from other person
18	All	Receipt of or increase in UIB
19	All	Receipt of or increase in OASDI
20	All	Receipt of or increase in other federal benefits or pensions
21	All	Receipt of or increase in state or local benefits or pensions other than UIB
22	All	Receipt of or increase in nongovernmental benefit or pension
23	All	Other material change in income or resources, e.g., life insurance benefits
24	All	Client's request (to be used when client's reason cannot be determined)
25	All	Decreased need for medical care
26	All	Decreased need for items other than medical
32	All	No budget deficit
41	AFDC, AFDC-U	No eligible child in home
47	AFDC, AFDC-U	Last or only dependent child left home or welfare case

rate of interview completion was slow. These problems (discussed in full below) were compounded by the small number of names assigned and by the need to use replacements only in the strict order assigned through random selection. From this early experience we also found the interview completion rate was approximately 50 percent even with repeated call-backs. Based on these experiences, it was decided to assign 42 names from each center's total list of appropriate closings to the interviewers to increase field efficiency and to obtain the anticipated yield of interviews, while maintaining thoroughness in sample use.

Additional field experience revealed other problems. Staff found that the total levels of closings at the sampled welfare centers were generally below those anticipated based on 1973 data. More significant, the proportion of closings that were need-related was below the anticipated level.³ In fact, less than 42 appropriate need-related closings were found in most of the welfare centers sampled during the first months of interviewing. In an effort to increase this yield, six weeks of DRATs were examined, but this procedure added little to the total count. Thus, in effect, all need-related closings found in the sampled centers for approximately a month prior to sampling were assigned for interviewing. To maintain uniformity, this procedure was followed even when the total yield exceeded 42, but this occurred in only six of the centers.⁴ In the end the low yield of closings and the low completion rate necessitated the resampling of four centers from the original list.

The 24 centers in the order in which they were sampled are listed below.

³Based on data in quarterly reports of the HRA, it is estimated that need-related closings fell from over 40% of all closings in 1973 to fewer than 25% in 1974 and 1975.

⁴Obviously incomplete addresses and certain cases in outlying areas of Queens not realistically accessible by public transportation were excluded from assignments.

Welfare Centers Sampled in Order of Sampling

Lower Manhattan
 Fort Greene
 Clinton
 Dyckman
 Tremont
 Bergen
 Crotona
 Euclid
 Jamaica
 Soundview
 Nevins
 Boulevard
 Willis
 Melrose
 Fulton
 Wyckoff
 Prospect
 Fordham
 Yorkville
 Harlem/Hamilton⁵
 Kingsbridge
 Linden
 Queens
 Bay Ridge
 Lower Manhattan
 Fordham
 Wyckoff
 Prospect

Interviewing Procedures

After the sample was selected from each center a letter was sent to each prospective family from the Director of Research explaining the purpose of the study and asking for their cooperation when a staff member called at their home. This letter carefully specified the voluntary nature of the interview, the distinction between The New School and any public agency, and assured confidentiality of all information. The letter, and other procedures utilized to insure confidentiality and anonymity, were cleared and approved by the Office of Man-

⁵Harlem and Hamilton are separate centers but were handled together in the sample design because of their similar ethnic and closing characteristics.

agement and Budget of the United States Government as required by the contract.

Many problems were encountered in locating subjects. Addresses obtained from the DRATs often were inaccurate and rarely included apartment numbers. Buildings often lacked labeled doors or mail boxes, and subjects often lived with relatives of different names. Listed telephone numbers were rarely found. These factors contributed to the difficulty of determining whether subjects could be located. Many families, in fact, had moved without leaving forwarding addresses.⁶ Adult family members often were working and inaccessible during the day. While interviewing was concentrated during evenings and on weekends problems persisted. The number of refusals also was substantial. The residential spread of families included in each welfare center also contributed to completion problems.

It should be noted that the severity of some of these problems may be attributable to the nature of the study population. Interviewing open welfare cases assures greater accuracy of addresses since checks are being received. Closed cases are more likely to have the economic resources to move, and the adult family members are more likely to be employed and out of the home. Refusals may also stem from a desire to avoid renewed association with welfare status. One can only speculate about these factors, but they do suggest reasons for low completion rates.

Because of these problems, particular attention was given to the thoroughness of field work. A minimum of three attempts to locate subjects was required,

⁶Efforts were made to obtain forwarding addresses from post offices for subjects who could not be located but whose letter had not been returned. This proved to be ineffective since few addresses were obtained and these only after delays of several weeks.

but five and six attempts were frequently made. Considerable ingenuity was evidenced by interviewing staff in attempts to locate subjects. Notes were left and contacts made with neighbors, superintendents, postmen, and others. Attempts to locate each subject were discussed with the project's research associate before the subject was considered unreachable and a reason for non-completion was assigned.

While the first round of interviews continued through April 1975, followup interviews began in March. Similar procedures were followed with letters sent reminding the family of the first interview and again requesting its cooperation. Whenever possible, the interviewer who had conducted the first-round interview was assigned. In scheduling assignments for reinterviewing, extreme care was exerted to ensure that families were interviewed at least six full months after the dates on which their cases were listed as closed on the DRATs from which the sample was drawn. Again, repeated efforts were made to locate families and each noncompletion was discussed with the research associate.⁷ As expected, fewer problems were encountered in the second round.

Interview Completion

The first round of interviewing yielded a total of 410 interviews out of an attempted 873, or a completion rate of 47 percent.

The reasons for noncompletion are listed on the following page.

⁷Requests to the post office for forwarding addresses proved more helpful in second-round interviewing because of the limited number of names involved.

First-Round Interviews
Reason for Noncompletion

	<u>Number</u>	<u>Percent</u>
Moved	177	38.2
Refused	128	27.6
Unable to locate	105	22.7
Unable to contact	37	8.0
Unable to arrange appointment	16	3.5
	<hr/>	<hr/>
	463	100.0

Note: The category "unable to locate" includes families that could not be found at the address of record; nor could it be determined whether they had lived at that address and subsequently moved. "Unable to contact" includes those who apparently lived at the address of record but could not be found at home and did not respond to messages. "Unable to arrange appointment" includes families that were contacted but broke several appointments for interviews.

Though the completion rate was lower than anticipated, it should be noted that problems in completion are typical of studies of the welfare population.⁸ In the study "Obstacles to Employment of Employable Welfare Recipients," a completion rate of 54 percent was obtained among employable welfare clients.⁹ It is important to note that, despite our completion rate, the characteristics of

⁸The high percentage of families that had moved is consistent with studies which show relatively high moving rates among welfare families as compared with non-welfare families nationally. Elizabeth Roistacher, "Residential Mobility: Planners, Movers and Multiple Movers" in G.J. Duncan and James N. Morgan, eds., Five Thousand American Families--Patterns of Economic Progress, Vol. III, Institute of Social Research, University of Michigan, Ann Arbor, Mich., 1975.

Declining response rates in survey research in general have been an issue of concern to researchers nationally as cited in an October 25, 1975 article in the New York Times. Resistance to multiple requests for interviews, increased mobility and leisure time, and shifts in family activity away from the home have been suggested as possible causes of the decline. New York City was singled out as "a survey taker's nightmare" in which eight or more attempts to interview subjects can produce completion rates of only 50%.

⁹Blanche Bernstein et al. "Obstacles to Employment of Employable Welfare Recipients," Center for New York City Affairs, New School for Social Research, June 1974.

the sample show a reasonable relationship to available data on the active welfare caseload with differences suggesting factors contributing to economic strength (see pages 13-30). While data on characteristics of all cases closed are not available, the comparisons with the open caseload provide indirect evidence of the validity of the sample.

Of the 410 interviews completed in the first round, 26 were found to be inappropriate primarily because the families were, in fact, transfers to SSI rather than need-related closings as indicated on the DRATs, and this was not evident until the bulk of the interviews had been completed.¹⁰ An additional 30 families were back on welfare before the first interview, 15 of these because their cases had been closed in error and 15 because of immediate reversals in their economic situations. Only minimal information was collected for these 30 families since their economic status had not changed sufficiently to constitute meaningful independence. Thus, the data analysis was based on 354 appropriate interviews of families that were independent at the time of interviewing.

Attempts were made to reinterview each one of these 354 families six months after their welfare case was closed. Followup interviews were completed for 300 of these families, a completion rate of 85 percent. The reasons for noncompletion are as follows:

¹⁰Most SSI transfers were identifiable and excluded from the sample.

Followup Interviews
Reason for Noncompletion

	<u>Number</u>	<u>Percent</u>
Moved	23	42.6
Refused	16	29.6
Unable to contact	11	20.4
Unable to arrange appointment	1	1.8
Other*	<u>3</u>	<u>5.6</u>
	54	100.0

*Includes subjects deceased or hospitalized.

The Questionnaires

Two questionnaires were used in the study.¹¹ Both were developed by study staff, reviewed by staff of the Social Security Administration, and received the official clearance from the U.S. Office of Management and Budget required for questionnaires used in federal contracts. Dr. Carol Weiss of the Bureau of Applied Social Research, Columbia University, served as consultant in the development of the initial questionnaire. Both questionnaires contained closed and open-ended questions and were field-tested before interviewing began.

The first questionnaire contains approximately 350 questions. Respondents were asked detailed questions on household composition and welfare history, including number of times on welfare, reasons for needing welfare, and reasons for previous case closings. They were then asked a series of questions pertaining to each cause they gave for their case having been closed this time. Questions were structured for 12 major closing reasons and an "other" category. Respondents whose cases had been closed because of employment, for example, were asked who became employed, how the job was found, the type of work, salary, and prospects for the future. Those subjects whose cases were closed because of

¹¹Copies of the questionnaire may be obtained from the Research Department, Center for New York City Affairs, New School for Social Research.

the receipt of other benefits were asked why they had become eligible and how long they expected the benefits to continue. Respondents whose families had reunited were asked what had brought them back together and if any recurring problems were experienced. In all cases, questions were designed to elicit information on what had enabled the case to be closed and the prospects for continued independence.

All respondents were asked about additional workers in the household and the nature and salary of their jobs. Information on nonsalary income, such as social security benefits, support payments, and veterans benefits, was also obtained. Respondents were then asked a series of questions concerning housing, child care and housekeeping arrangements, and the presence of health, legal, or other problems. These questions were designed to identify sources of strengths and weaknesses that could affect continued independence.

The use of inkind benefits, such as food stamps, free school lunches, and medicaid and other services, was the focus of an additional section. Respondents were asked about the use of such benefits while on welfare, at the time of the interview, and desired use in the future. They were also asked to express their attitudes toward welfare as a system, their personal feelings about being on and off welfare, and to assess their current financial situation compared with their situation while on welfare. These questions were asked in order to explore the relationship of attitudes to continued independence.

A final section provided background information such as age, birthplace, educational level, and work history of adults. The marital status, sex, and ethnic group of respondents were also recorded. After the interview was completed, the interviewer recorded his or her assessment of the respondent's honesty, any problems encountered during the interview, the family's apparent living standard,

and whether the interviewer felt the family would be independent in six months.

The followup questionnaire is 46 pages long and contains approximately 200 questions. It was designed to focus on specific changes in the family's economic situation. The basic question in this interview asked if the family is receiving welfare. Those who were receiving assistance were asked for details on why a return to welfare was necessary. If the reason given was not the "reverse" of the reason the case was closed six months before, the questionnaire allowed for questions to be asked on the reason for closing. Those on welfare were also asked whether they used available inkind benefits, such as food stamps, before they returned to welfare and to describe their feelings about this return.

Those respondents whose families had not returned to welfare were asked questions corresponding to the original reason for closing. These questions were designed to focus on changes that may have occurred in the six months between interviews. For example, families whose cases were closed because of employment were asked about salary changes and problems on the job. Those whose cases were closed because a child had left the household were asked about the current whereabouts of that child. All of these respondents were asked about their use of inkind benefits.

The final section of the questionnaire was addressed to all respondents regardless of their welfare status. This section focused on other changes in the employment status of household members and other sources of income. Questions similar to those in the initial interview covered new or continuing family problems, service needs, changes in housing, and attitudes toward welfare and the family's future. All of these questions were designed to allow comparisons with data from the initial questionnaire.

The Interviewers

The study questionnaires were administered by four experienced interviewers, three of whom had worked on previous studies at the Center for New York City Affairs. The interviewers were selected carefully for their field experience, familiarity with New York City neighborhoods, and ability to relate to the population being studied. The interviewing staff consisted of one black female, one black male, one Hispanic male, and one white male.

The interviewers were trained by the project's research associate. Each item in the questionnaires was discussed thoroughly with the interviewers so that intent could be clarified and uniformity of interpretation assured. The interviewers then participated in mock interviewing sessions in which various "hypothetical" respondents were interviewed. This familiarized the interviewers with the structure of the questionnaires and helped prepare them for complicated or ambiguous responses.

The quality of the interviews was monitored carefully throughout both phases of the study. Each completed interview was read and edited by the research associate, who discussed ambiguous or incomplete responses with the appropriate interviewer at weekly meetings. During these meetings, rates of interview completion and any problems in the field were also discussed. Monthly meetings also were held with the project director to discuss overall progress and goals.

Data Reduction and Analysis

A coding book was developed for each questionnaire after a content analysis of open-ended questions had been completed. This analysis was based on approximately 25 percent of the completed interviews.

Three coders were trained by the research associate. The coders made

systematic note of problems or ambiguities in coding which then were checked by the research associate. In addition, the research associate regularly made random checks for accuracy and consistency.

Before the data were machine-tabulated the project's statistical consultant reviewed the interview completion data to determine the requirements for weighting. A set of weights was developed to adjust for imbalances in interview completion rates among welfare centers during first-round interviewing. Because completion rates in the second-round interviews were uniform, no weights were developed for second-round data.¹²

Frequency distributions were computed, both with and without application of these weights, for 65 variables in first-round data. These variables represent the characteristics of the study population and responses to key questions, such as those regarding welfare history, sources of income, and reason for closing. Comparison between weighted and unweighted frequencies revealed small differences, usually less than one percent, and only in one instance as much as two percent. A selection of these comparisons is shown in the table on the next page.

On the basis of this analysis the decision was made to omit the weights from the data analysis. Because information is not available on the characteristics of all need-related closings in New York City during the period of data collection, it was not possible to compare the sample with the universe from which it was drawn and to correct for imbalances by weighting.

Frequency distributions were run for both sets of data and carefully checked for apparent coding or card-punching errors. These errors were corrected before final tabulations were processed.

¹²Fifteen key variables from first-round data were cross-tabulated by whether or not the followup interview was completed. No statistically significant differences were found in the comparison between the two groups.

Selection of Weighted and Unweighted Frequency Distributions
Selected Variables--First-Round Data

	Percent	
	Unweighted	Weighted
<u>Family Type</u>		
One-parent	53.11	52.54
Intact	44.35	44.79
Other	2.54	2.67

N = 354

<u>Household Size</u>		
1-2	16.15	16.16
3	28.90	29.31
4	25.21	25.15
5	11.90	12.07
6 or more	17.85	17.31

N = 353

<u>Children at Home</u>		
1	28.57	29.35
2	31.78	31.66
3	19.83	20.14
4	10.79	10.63
5 or more	9.04	8.23

N = 343

<u>Ethnic Group</u>		
Black	48.87	46.46
Hispanic	36.16	36.85
White and other	14.97	16.69

N = 354

<u>Closing Reason</u>		
Job or salary increase	48.31	47.35
Other benefits	13.84	13.77
Spouse returned/marriage	16.95	17.81
Support payments	3.67	4.09
Child over age or out of household	6.50	6.25
Other or combination	10.73	10.74

N = 354

<u>Number of Employed Persons in Household</u>		
None	25.00	25.37
1	64.77	64.60
2 or more	10.23	10.03

N = 352

Statistical Analyses¹³

I. Standard Error of the Mean

The standard error of the mean is an indicator of the precision of measurement in studies in which sampling is used. The "true" population mean for any variable should lie within plus or minus two standard errors of the sample mean for 95 out of 100 cases in which sampling was utilized (assuming that the same procedures for measuring the variable in the sample were to be used in measuring the entire population). Thus the sample mean plus or minus two standard errors provides a confidence interval within which one may be reasonably certain the population mean will fall.

The formulas used for calculating standard errors vary according to the sampling design used in the particular study, although almost all are based upon variations of the formula for simple random sampling. In this study, both stratification (by ethnic group and by borough of the city) and clustering (by welfare centers) were used. Unfortunately, there is not sufficient information available to judge quantitatively the effects of stratification and clustering in calculating standard errors of the mean for the many variables used in the study. The effects of clustering and stratification, however, do tend to be in opposite directions and, thus, cancel each other out to some extent. In this situation, the use of the simple random sampling formulas for calculating standard errors was considered the best alternative available.

Almost all variables in the study were measured as categorical variables; even age and number of children were grouped into exclusive sets of exclusive categories. This permits considerable simplification in the calculation of

¹³The statistical analysis was done by Dr. Don C. Des Jarlais, Senior Research Scientist, New York State Office of Drug Abuse Services, with the assistance of Dr. Donald A. Snider.

the standard errors. A particular category of interest for a variable may then be compared with all other categories for that variable. The percentage of cases that occur in the category of interest may then be set equal to p , and the percentage of cases that occur in all other categories of the variable set equal to $100-p$. The following formula for calculating the standard error may then be used:

$$se = \sqrt{\frac{P(100-p)}{n}}$$

where n = sample size, and the standard error is expressed in percentages.

The sample sizes (n) equal 354 for the first-round interviews, conducted one month after the closing of the case; 300 for the second-round interviews, conducted six months later; and 36 for the subsample of those who returned to welfare between the first and second interviews.

In calculating standard errors, one needs to have estimates of the distribution of the cases into the category of interest and the other categories for the variable under examination. The use of the actual distributions for all of the variables in this study represents unneeded calculations. Instead, standard errors based on an even distribution (50% category of interest, 50% other categories) and a highly skewed distribution (10% category of interest, 90% other categories) were calculated. (Note that the standard error would be equal for both a 90%-10% distribution and a 10%-90% distribution.)

for $n = 354$

50%-50% distribution

s.e. \approx 2.66%

+ 2 s.e. = + 5.3%

90%-10% distribution

s.e. \approx 1.6%

+ 2 s.e. = + 3.2%

for $n = 300$

50%-50% distribution

s.e. \approx 2.89%

+ 2 s.e. = + 5.78%

90%-10% distribution

s.e. \approx 1.73%

+ 2 s.e. = + 3.5%

For the $n = 354$ and $n = 300$ samples, the differences between the even and the skewed distributions are not great, and the larger ± 2 s.e. may be used as the 95% confidence interval for all categories as a slightly more conservative estimate. Conservative estimates of the precision of the sample are in order since the calculations used here reflect only sampling error and do not include any error due to noncompletion rates, coder errors, or other possible sources of error in the data.

For example, Table 5 in the text shows that 54.5% of the families in the sample were single-parent families. According to the above calculations, the chances are 95 out of 100 that 54.5% would be within $\pm 5.3\%$ of the proportion in the actual population, i.e., between 49.2% and 59.8% of all need-related closings would be single-parent families. Table 4 indicates that 48.8% of the families are black. In this instance, the chances are 95 out of 100 that 48.8% would be within $\pm 5.8\%$ of the proportion of black families in the actual population of closings or between 43.0% and 54.6%.

II. Standard Error of the Percentage of Families Returning to Welfare After Six Months

Because the percentage of families returning to welfare was one of the focal points of this study, the standard error for this percentage was examined more closely. Thirty-six (12%) of the families that were not on welfare at the time of the first interview (up to one month after the closing of their case) had returned to welfare by the time of the second interview six months later ($n = 300$). Using the assumptions above, the standard error for this distribution would equal 1.7%, and $\pm 3.5\%$ would represent the 95% confidence interval.

The sample design included four replicate subsamples, which permits the

calculation of the standard error with the following formula:¹⁴

$$s.e. = \sqrt{\frac{1 - \frac{n}{N}}{c(c-1)} \sum p(100-p)}$$

where N = population size, n = sample size, c = the number of replicates, and simple random sampling is assumed within the replicates, the summation is over the replicates. Using this formula, the standard error for the percentage of families that had returned to welfare at the second interview is 1.67%, and the 95% confidence interval is $\pm 3.5\%$. These figures are not appreciably different from those derived by taking the whole sample as simple random sampling and may be considered support for that decision in calculating standard errors. Again, it should be noted that these calculations refer only to sampling error.

III. Comparison of Sample Findings with Those from Other Studies, and Comparisons Between Subsamples

Since the variables used in this study were categorical, chi square tests are an appropriate means for testing for differences. Results of chi square tests are reported in Appendix C. On the other hand, one can compare specific categories across two groups. In this case, one would use the formulas for testing the statistical significance of the differences between means. Using the known sample sizes, one can calculate the differences in percentages required for a statistically significant difference at the .05 level. These minimum differences for the same category across groups have been calculated according to the following formula:¹⁵

$$\text{difference} > 2 \text{ s.e. difference between means} = 2 \sqrt{\frac{P_1(100-P_1)}{n_1} + \frac{P_2(100-P_2)}{n_2}}$$

¹⁴Leslie Kish, Survey Sampling, New York: John Wiley, 1965.

¹⁵W.J. Reichman, Use and Abuse of Statistics, Harmondsworth, England: Penguin Books, 1964.

In comparisons between the study sample and the New York State Department of Social Services' sample of the AFDC population ($n = 554$), differences of 7.0% are statistically significant. In comparisons between the study sample and the New York State Department of Social Services' sample of the HR population ($n = 852$), differences of 6.2% are statistically significant. In these calculations simple random sampling was assumed whenever sampling was used.

IV. Prediction of Return to Welfare

The return to welfare within six months of a need-related closing was the major dependent variable in this study. A regression analysis, an attempt to predict return to welfare, would be the most comprehensive method of data analysis. Inspection of the frequencies for the individual variables, however, revealed that the distributions usually were very skewed, as in the dependent variable. Hence the interpretability of a regression analysis would be very problematic, and a regression analysis was not performed for this report.

V. Effects of Disproportionate Sampling

The sample design called for an equal number of cases to be interviewed from all centers selected within the sample. The effect of this would be to oversample from the small centers in relation to the larger centers. The field difficulties in completing interviews did tend to reduce the amount of disproportionate sampling by center size. To determine if the disproportionate sampling by center size might have affected any relationship between an independent variable and returning to welfare, a check was made to see if center size was related to the tendency to return to welfare. Centers were divided at the median for the expected number of closings per month (data derived from monthly statistical reports, Division of Statistics, Human Resources Administration), and separate rates of returning to welfare were computed for the small centers and the large centers. The small centers had a 13% rate of return to welfare

from the time of the first interview, while the large centers had an 11% rate of return to welfare from the first to the second interview. These differences are not statistically significant; hence, center size should not affect the relationships between other variables and the tendency to return to welfare.

APPENDIX B

Additional Tables

Selected Data from First Interview by Welfare Status at Second Interview

Table 1

Percent Distribution of Mothers
By Age at First Interview
And Welfare Status at Second Interview

<u>Age</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
18-24	22.9	12.0
25-34	34.2	38.0
35-44	22.9	28.8
45 and over	20.0	21.2
Total Percent	100.0	100.0
Total Number	35	250

Table 2

Percent Distribution of Fathers
By Age at First Interview
And Welfare Status at Second Interview

<u>Age</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
18-24	21.1	7.5
25-34	21.1	38.7
35-44	26.3	23.6
45 and over	31.5	30.2
Total Percent	100.0	100.0
Total Number	19	106

Table 3

Percent Distribution of Mothers
By Years Employed at First Interview
And Welfare Status at Second Interview

<u>Years Employed</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
None	27.3	10.9
1-4	24.2	26.2
5-9	18.2	22.2
10 or more	30.3	40.7
Total Percent	100.0	100.0
Total Number	33	248

Table 4

Percent Distribution of Fathers
By Years Employed at First Interview
And Welfare Status at Second Interview

<u>Years Employed</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Fewer than 10	35.3	21.9
10 or more	64.7	78.1
Total Percent	100.0	100.0
Total Number	17	105

Table 5

Percent Distribution of Mothers
By Grade Completed at First Interview
And Welfare Status at Second Interview

<u>Grade Completed</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
0-8	37.1	20.2
9-11	45.8	32.4
High School or beyond	17.1	47.4
Total Percent	100.0	100.0
Total Number	35	253

Table 6

Percent Distribution of Fathers
By Grade Completed at First Interview
And Welfare Status at Second Interview

<u>Grade Completed</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
0-8	17.6	24.0
9-11	53.0	32.7
High School or beyond	29.4	43.3
Total Percent	100.0	100.0
Total Number	17	104

Table 7

Percent Distribution of Families
By Total Number of Times on Welfare at First Interview
And Welfare Status at Second Interview

<u>Total Number of Times On Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
One	75.0	79.0
Two	11.1	11.1
Three	11.1	6.5
Four or more	2.8	3.4
Total Percent	100.0	100.0
Total Number	36	262

Table 8

Percent Distribution of Families
By Total Length of Time on Welfare at First Interview
And Welfare Status at Second Interview

<u>Total Length of Time On Welfare</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Less than 1 year	30.6	29.8
1-2 years	8.3	13.0
2-5 years	36.1	29.0
5 years or more	25.0	28.2
Total Percent	100.0	100.0
Total Number	36	262

Table 9

Percent Distribution of Families
By Reason for Closing of Most Recent Welfare Case
At First Interview and Welfare Status at Second Interview

<u>Closing Reason</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Job/increased earnings	44.4	45.8
Return of spouse/marriage	16.7	18.6
Receipt of benefit	8.3	15.2
Departure or age of child	11.1	6.4
Receipt of support payments	2.8	4.2
Other or combination	16.7	9.8
Total Percent	100.0	100.0
Total Number	36	264

Table 10

Percent Distribution of Families
By Whether or Not Children Were in Regular Child Care Arrangements
At First Interview and Welfare Status at Second Interview

<u>Children in Child Care</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	15.6	27.1
No	84.4	72.9
Total Percent	100.0	100.0
Total Number	32	199

Table 11

Percent Distribution of Families
With Children in Child Care at First Interview
By Weekly Cost of Care at First Interview
And Welfare Status at Second Interview

<u>Weekly Cost</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Less than \$10	66.6	50.9
\$10-19	16.7	17.0
\$20 or more	16.7	32.1
Total Percent	100.0	100.0
Total Number	6	53

Table 12

Percent Distribution of Families
In Which Housekeeper Had a Job by Whether
Job Created Housekeeping Problems at First Interview
And Welfare Status at Second Interview

<u>Housekeeping Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	--	17.1
No	100.0	82.9
Total Percent	100.0	100.0
Total Number	7	117

Table 13

Percent Distribution of Families
With Children in School by Presence of School Problems
At First Interview and Welfare Status at Second Interview

<u>School Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	7.4	10.0
No	92.6	90.0
Total Percent	100.0	100.0
Total Number	27	200

Table 14

Percent Distribution of Families
By Presence of Health Problems Among Children at First Interview
And Welfare Status at Second Interview

<u>Child Health Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	11.1	18.1
No	88.9	81.9
Total Percent	100.0	100.0
Total Number	36	254

Table 15

Percent Distribution of Families
By Presence of Health Problems Among Adults at First Interview
And Welfare Status at Second Interview

<u>Adult Health Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	41.7	27.0
No	58.3	73.0
Total Percent	100.0	100.0
Total Number	36	259

Table 16

Percent Distribution of Families
By Presence of Legal Problems at First Interview
And Welfare Status at Second Interview

<u>Legal Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	19.4	6.2
No	80.6	93.8
Total Percent	100.0	100.0
Total Number	36	259

Table 17

Percent Distribution of Families
By Presence of Other Problems at First Interview
And Welfare Status at Second Interview

<u>Other Problems</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	41.7	17.8
No	58.3	82.2
Total Percent	100.0	100.0
Total Number	36	259

Table 18

Percent Distribution of Families
By Desire for Services at First Interview
And Welfare Status at Second Interview

<u>Desire for Services</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
Yes	83.3	56.5
No	16.7	43.5
Total Percent	100.0	100.0
Total Number	36	260

Table 19

Percent Distribution of Families
By All Sources of Income at First Interview
And Welfare Status at Second Interview

<u>Income Sources</u>	<u>Welfare Status at Second Interview</u>	
	<u>On Welfare</u>	<u>Not on Welfare</u>
One worker, no nonwage income	58.3	47.5
Two or more workers, no nonwage income	2.8	11.1
Nonwage income, no workers	16.7	22.6
Workers and nonwage income	5.5	17.6
No regular income	16.7	1.2
Total Percent	100.0	100.0
Total Number	36	261

APPENDIX C

Results of Chi-Square Tests

Statistical tests for tables not listed below can be found in Appendix A.

Tables in Text

Table No.

3	$\chi^2 = 14.22$	df = 4	p < .01
5	$\chi^2 = 15.02$	df = 2	p < .01
10	$\chi^2 = 47.02$	df = 6	p < .01
11	$\chi^2 = 15.10$	df = 6	p < .02
12	$\chi^2 = 33.16$	df = 4	p < .01
13	$\chi^2 = 12.75$	df = 4	p < .01
14	$\chi^2 = 54.22$	df = 6	p < .01
15	$\chi^2 = 4.66$	df = 2	N.S.
17	$\chi^2 = 17.56$	df = 9	p < .04
18	$\chi^2 = 178.04$	df = 30	p < .01
19	$\chi^2 = 30.73$	df = 10	p < .01
20	$\chi^2 = 32.45$	df = 15	p < .01
21	$\chi^2 = 33.33$	df = 2	p < .01
22	$\chi^2 = 8.47$	df = 2	p < .02
23	$\chi^2 = 197.87$	df = 4	p < .01
24	$\chi^2 = 39.86$	df = 2	p < .01
25	$\chi^2 = 115.21$	df = 4	p < .01
26	$\chi^2 = 1.78$	df = 1	N.S.
27	$\chi^2 = 2.37$	df = 4	N.S.
28	$\chi^2 = 2.58$	df = 4	N.S.
29	$\chi^2 = 3.80$	df = 2	N.S.
30	$\chi^2 = 7.41$	df = 2	p < .03
31	$\chi^2 = 4.85$	df = 2	N.S.

Table No.

32	$\chi^2 = 9.18$	df = 1	p < .01
33	$\chi^2 = 13.03$	df = 2	p < .01
34	$\chi^2 = 20.32$	df = 2	p < .01
35	$\chi^2 = 48.48$	df = 2	p < .01
36	$\chi^2 = 10.34$	df = 1	p < .01

Tables in Appendix BTable No.

1	$\chi^2 = 3.23$	df = 3	N.S.
2	$\chi^2 = 4.51$	df = 3	N.S.
3	$\chi^2 = 7.16$	df = 3	N.S.
4	$\chi^2 = 1.45$	df = 1	N.S.
5	$\chi^2 = 12.04$	df = 2	p < .01
6	$\chi^2 = 2.62$	df = 2	N.S.
7	$\chi^2 = 1.07$	df = 3	N.S.
8	$\chi^2 = 1.21$	df = 3	N.S.
9	$\chi^2 = 3.62$	df = 5	N.S.
10	$\chi^2 = 1.92$	df = 1	N.S.
11	$\chi^2 = .67$	df = 2	N.S.
12	$\chi^2 = 1.43$	df = 1	N.S.
13	$\chi^2 = .18$	df = 1	N.S.
14	$\chi^2 = 1.08$	df = 1	N.S.
15	$\chi^2 = 3.30$	df = 1	N.S.
16	$\chi^2 = 7.74$	df = 1	p < .01
17	$\chi^2 = 11.01$	df = 1	p < .01
18	$\chi^2 = 9.44$	df = 1	p < .01
19	$\chi^2 = 31.14$	df = 4	p < .01

